

FAME AND FORTUNE

STORIES
OF
BOYS

WEEKLY.

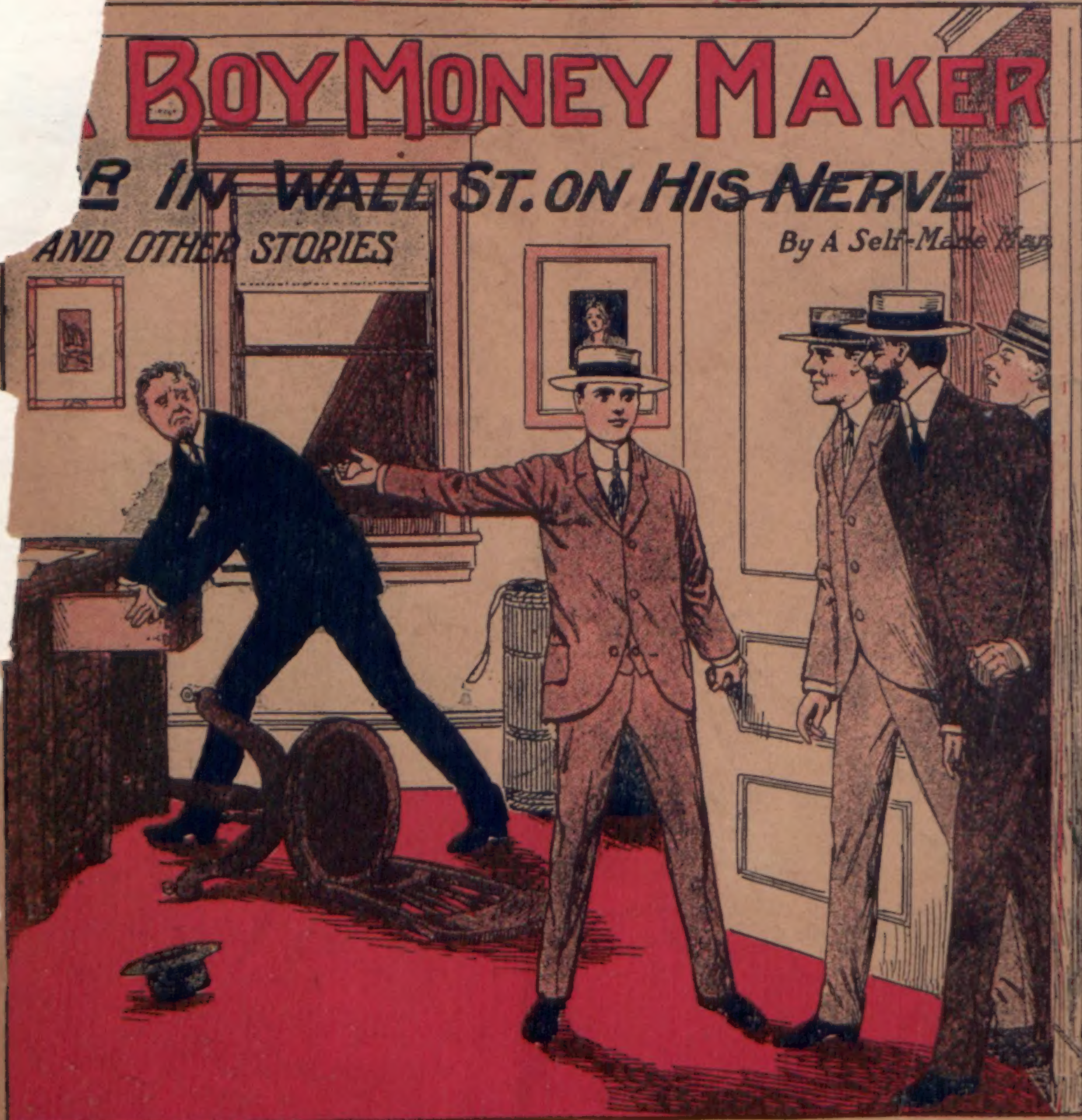
WHO MAKE
MONEY.

BOY MONEY MAKER

IN WALL ST. ON HIS NERVE

AND OTHER STORIES

By A Self-Made Man



"There he is, gentlemen, Ebenezer Crouch, money lender, from next door. What do you think of him?" said Bob, pointing. "I've missed several things from that drawer, so I set a hand-trap to catch the thief. There is the result."



Radio! Radio! Read about it on pages 24 and 25

FAME AND FORTUNE WEEKLY

Issued weekly—Subscription price, \$3.50 per year; Canada, \$4.00; Foreign, \$4.50. Harry E. Wolff, Publisher, Inc., 166 West 23d Street, New York, N. Y. Entered as Second-Class Matter, October 4, 1911, at the Post-Office at New York, N. Y., under the Act of March 3, 1879.

No. 920

NEW YORK, MAY 18, 1923

Price 7 Cents

A Boy Money-Maker

OR, IN WALL STREET ON HIS NERVE

By A SELF-MADE MAN

CHAPTER I.—The Boy With Nerve.

"Well, talk about nerve—if this doesn't beat the deck!" cried Broker Jessup, a small, dark-featured gentleman, with a black mustache, coming to a stop before the door of an office, in a big building, which had been to let for some weeks, but was now taken by a tenant whose name and business appeared upon the glass upper half.

"What's the matter, Jessup?" asked the tall, fine-looking man who was with him.

"Matter! Confound the gall of some people!"

"Are you referring to the tenant of this office?"

"I certainly am," growled Jessup.

"What's the matter with him?"

"The matter with him is that his nerve is something colossal."

"In what way?"

"The idea of him hiring this room and putting his name on the door as a dealer in stocks and bonds. It is simply——"

"Hasn't he the right to do that? This is a free country. I believe there is no law preventing a man going into any business he——"

"This chap isn't a man."

"No?" said the gentleman.

"He's a boy not nineteen yet. A little while ago he was messenger for John Parrot. Parrot retired from business and this chap, instead of looking for another job like the rest of the office force, seems to have got the bug in his head that he is capable of carrying on the brokerage business himself. At any rate here is his name hung out as large as life—'Robert Granger, Stocks and Bonds'—capital pure gall."

"He must have money or he couldn't——"

"Huh! A thousand dollars perhaps. It won't take him long to blow it in here. But even admitting that he came into money, what good would that do him without knowledge and experience? He's a fraud. There ought to be a law preventing people making fools of themselves."

"That's right, Mr. Jessup, I agree with you," said a pleasant voice behind them. "If there were such a law Wall Street would soon go out of business. The brokers live off the fools who flock to the Street and put up their little bank-

rolls on some stock or another, expecting to make easy money."

The two gentlemen turned around and faced a bright, good-looking, and well-dressed boy, who smiled upon them rather saucily.

"So it's you, Granger?" said Jessup.

"Yes, sir. Admiring my sign?"

"You have a nerve going into the brokerage business."

"Think so?" smiled the boy.

"I don't think anything about it. I know it."

"Will you come in, gentlemen, and take a look at my office? The only thing I can offer you is a good cigar," said the young broker.

Jessup hesitated, but finally accepted the invitation.

"This is Mr. Daly," said the broker, introducing his companion.

"Glad to know you, Mr. Daly," said Bob. "Be seated, gentlemen, and make yourselves at home."

He threw up the cover of his desk, pulled out a lower drawer and produced a box of cigars which he offered to them.

"You know a good cigar when you see it," said Jessup, as he and his companion lighted up.

"No, sir. I don't know much about cigars as I don't smoke them. I took these on the dealer's word."

"So you're going to try your luck as a broker?" said Daly.

"I don't expect to do much in that line. My sign is more of a bluff than anything else. I've been speculating in the market for a long time, starting on a small capital, and having been exceptionally fortunate I've accumulated some funds and expect to continue the game," replied Bob.

"I see; but it's rather a dangerous game."

"That's true, but I'm banking on my run of luck."

"Then you do not intend to try for customers in the brokerage line?" said Jessup.

"I won't turn any down that come into my den."

"You are next door to Ebenezer Crouch, the money-lender. He's sure to drop in and leave his card. He'll be disappointed, when he finds you are only a boy," chuckled Jessup.

"I understand he's worth a lot of money; but

he dresses as though he were hardly worth a cent."

"He's worth money, all right—no one knows how much, probably a quarter of a million. He's been carrying on his business down here for the last twenty years."

"Mr. Parrot sometimes borrowed money from him, and I have been in his office. The boys all call him an old screw. I have heard that he has another office somewhere on Nassau street, under the name of a company—The Mutual Loan or something like that—and lends small sums to salaried persons at an exorbitant rate of interest. I don't know that it's so, but I wouldn't be surprised if it was."

"I have no doubt he is quite capable of running such a side issue, but I have not heard that he does."

At that moment a sudden outcry and racket arose in the corridor. Bob and his visitors jumped up and went to the door to see what the trouble was. A big, well-dressed man was knocking a small man around as if he was a punching bag. The small man was Ebenezer Crouch. Bob sprang forward and caught the big man's arm.

"Hold on," he said. "What are you trying to do?"

Crouch took advantage of the interference and drew away.

"I'll have the law on you, Woodbury," he cried, shaking his fist at the other. "I'll have you arrested for assault."

Then he ran across to his office, opened the door and disappeared inside.

"Hello, Woodbury," said Jessup; "what's the trouble about?"

"The insignificant puppy, I'd like to kick him all over Wall Street," replied Woodbury, in some excitement.

"What has he done to you?"

"Tried to skin me on a loan I was foolish enough to put through his office."

"So you took the law into your own hands? That was a mistake, for he may make you pay for it."

"He'd better not hale me to court or I'll fix him good and proper."

"Well, you've put yourself at a disadvantage. I think we'd all better go before he comes out and gets our names as witnesses," said Jessup.

Bidding Bob good-by, the three men walked off together and the boy returned to his office. It was about half-past ten in the morning, and having nothing of importance on hand the young broker, as we shall call him, picked up a copy of a Western newspaper he had brought in with him, and began to read the mining intelligence. Among other paragraphs he noticed one referring to the Red Jacket mine out in the Paradise locality of Nevada. Bob cut the item out, with others, and put it in a small drawer in his desk. After finishing the Western paper he turned his attention to the Financial Chronicle.

While he is thus engaged we will say a few words about him. He was born in a private house on West 24th street. His father was then a struggling young water color artist, with hopes of making a reputation in his line for himself. His mother was the daughter of a wealthy stock broker, who was a widower at the time of her

runaway match with George Granger. She was a very accomplished young lady. She could play the piano in brilliant style, and sing like a nightingale. Having taken a fancy to water color painting she took lessons from Granger. Their frequent meetings produced a strong interest in each other, for Nellie Sanders was a beautiful girl, and the water color artist was a handsome and manly young fellow.

Knowing that her father would not consent to the match, for George Granger had little money and only a slowly growing reputation, they decided between themselves to elope, get married in New Jersey, and trust to luck for parental forgiveness. They carried out their plan all right, for there was nothing to prevent them, as Broker Sanders did not suspect the intimacy between his daughter and the man he had employed to give her lessons in his art. When the truth reached him at his office through a telegram wired by his only child, his office employees whispered around that he acted like a madman. The first thing he did after he cooled down a bit was to apply for a warrant for the arrest of his son-in-law for abduction. As his daughter was over eighteen, and legally mistress of her own actions, the judge, on learning the facts, refused to issue the warrant.

Finding himself baffled Mr. Sanders swore he'd have nothing more to do with his daughter, and would cut her off with \$100 in his will, unless she immediately abandoned her husband and returned to her home. He sent her his ultimatum in a letter, in which he added that under no circumstances would he acknowledge as a son-in-law the man she had married. The letter upset the calculations of the young couple, but as Nellie was very much in love with the man of her choice, she stuck loyally by him, trusting a nest egg, helping to support the family by giving lessons in painting, singing, and on the piano, either in her modest ground floor flat in Harlem, or at the residences of her pupils. At first her terms were cheap, and her pupils came from families in moderate circumstances, and she had a hard time to make ends meet.

Then, a son was born, and shortly after the husband and father took sick and died. But Nellie was still a beautiful woman, and her abilities far above the average, so that she attracted the attention of people higher up. The result was she was employed by well-to-do people, one recommending her to another, though none ever suspected or learned the secret of her past. As time passed she was able to move to a very nice flat on Seventh avenue, with a hallboy and elevator. The little daughter of Broker Parrot was one of her pupils, and when Robert graduated from the public school the broker offered to take the boy into his office. Mrs. Granger hesitated, as her purpose was to send her son to high school. Bob, however, insisted on going into Wall Street, and his wishes prevailed. Since that time four years and a half had elapsed, and Mrs. Granger was thinking of giving up teaching altogether, for she had acquired a comfortable bank account, and her son had made quite a bunch of money speculating, and had announced to her that he had taken an office in Wall Street, and was going to be his own boss hereafter.

She knew her father was alive, and still in business, though he was white-headed, and she wondered if her son met his grandfather if the latter would know him by his name, and what, if anything, would happen in consequence. With this explanation we will resume the thread of our story.

CHAPTER II.—Bob Has Visitors.

Broker Jessup spread the news about the new broker in the Alsop Building, and when the traders heard he was a boy they regarded it as the best joke that had happened in Wall Street for many a day. Business was dull in the Street that week and about noon three brokers thought it would be a lot of fun to call on the boy trader and pretend they were looking for a certain stock which they wanted to buy. So they stopped at a cafe, got a drink all around and then went to the Alsop Building and took the elevator to the seventh floor. Bob's room was No. 722, and they opened the door and walked in. The boy was seated at his desk.

"How do you do, young man?" said Broker Glidden, who was in advance.

"How do you do, sir."

"My name is Glidden."

"Pleased to know you, Mr. Glidden."

"This is Mr. Parks, and this Mr. Rankin."

Bob acknowledged the introduction.

"You are the new broker who has opened in Wall Street?" said Glidden.

"Yes, sir."

"I am looking for some L. & M. shares. Got any?"

"No, sir."

"I am after some Lake Shore. Got any?" said Parks.

"Not a share."

"I am hunting for Canada Southern. Got any?" said Rankin.

"Sorry, but I'm all out of Canada Southern just now," said Bob, beginning to see that they were making fun of him. "There was a rush on it and I sold out in quick time. I expect to have some more in to-morrow which I intend to mark down to encourage trade. If you will drop in you'll probably find some on my bargain counter."

The brokers looked at each other.

"Did you get your training in a department store?" asked Glidden.

"No, sir."

"You talk as if you had. We don't have bargain counters in Wall Street."

"I think you gentlemen called just to have a little fun out of me. To show you that I can take a joke as well as the next one I'll treat you to cigars around."

He pulled out a cigar box, not the same one he had offered to Jessup and Daly, but a trick one, which appeared to be about one-third full.

"Have a cigar, Mr. Glidden," he said.

"Thank you, I will," said the broker, reaching for a weed.

Bob pressed a spring and the cigars disappeared.

"Where did those cigars go?"

Bob released the spring and presto the cigars were back.

"They didn't go anywhere that I know of."

"They weren't there a moment ago."

"Well, you had better take one before they go again."

Glidden, to prevent a repetition of the trick, grabbed the box with one hand and reached in with the other. Bob pressed another spring and a single cigar rose up just enough to induce the broker to take it. He then offered the box to each of the other gentlemen, pressing a spring each time to release a single cigar.

"These look like good cigars," said Glidden, lighting up.

The other gentlemen followed suit.

"I understand you worked for John Parrot?" said Parks.

"Yes, sir. I was with him for four years and a half."

"As his——"

The cigar he was smoking burst with quite a loud report.

"Holy smoke!" cried the broker.

Bang! Bang! The other two went off in succession. They were trick cigars and the visitors fell for them. The three partly smoked weeds went into the cuspidor.

"Say, is that the way you treat your visitors?" asked Glidden.

The other two gentlemen looked disgusted.

"That was just a little joke on you. Have another cigar around?"

This time the boy brought out the bonified box. Glidden looked at it suspiciously and then helped himself.

"Don't be afraid, they won't blow up," grinned Bob.

The visitors lighted up.

"Lightning doesn't usually strike twice in the same place," said Glidden, crossing his legs. "Are you doing any business, Granger?"

"Not yet. This is practically my first day, and things are dull in Wall Street."

"That's right. There is nothing doing. You opened up at the wrong side."

"Oh, things will brighten up in a few days."

At that moment the door opened and another trader came in. He knew the others and looked at them in some surprise.

"Hello, Criger," said Glidden. "Come in. Let me make you acquainted with Mr. Granger, the boy broker of Wall Street."

Criger came forward and nodded.

"What are you chaps doing here?" he said.

"Enjoying ourselves. Don't we look like it? Have a smoke."

He picked up the trick box and offered it to the newcomer. As he knew nothing about the springs releasing the cigars when Criger started to help himself the weed he took hold of stuck. Bob reached forward, pressed the right spring and the cigar was released. Criger lighted the cigar, helped himself to a chair and said he was surprised to see such a goodly company assembled. He hoped they were having a good time. Then his cigar went off with a bang and the other three roared with laughter.

"That's one on you, Criger," chuckled Glidden.

"I see it is. I didn't know you had gone into

the horse-play business," replied Criger, adding his cigar to the others in the cuspidor.

"Have another, Mr. Criger?" said Bob, handing him the other box.

Criger took one.

"This won't go off, too, will it?" he said.

"No," answered Bob. "It's a genuine perfecto."

"Are you treating?"

"Yes."

"You're the new boy broker?"

"I'm new, and I'm a boy. I haven't done anything in the brokerage line yet."

"But you expect to?"

"I guess we all have our expectations. For instance I expect to find some kind-hearted broker who will sell me an option on 1,000 shares of So. Ry."

"You do, eh?" said Criger. "What's your offer?"

"It closed at 110 yesterday and hasn't changed since that I know of. I will give 113 for a ten-day call."

"The dickens you will. Why, I'll sell you a thousand for 110 1-8. What do you want to pay 113 for an option for?"

"Simply because I can't afford to put up the price."

"You can have the 1,000 on a ten per cent. margin, if you want."

"I haven't the \$10,000."

"How do you expect to run your business here without capital?"

"By getting somebody to help me do it. I want the So. Ry., and I'm willing to pay for the privilege of getting it on a five per cent. advance of its current value."

"Then you expect the price will go high enough to warrant you paying three points above the market?"

"If I didn't I wouldn't offer to buy the stock."

"Well, I'll sell you the option you want on your own terms. I shall want \$5,800 deposit from you, and I will hold the stock ten days for you. If you fail for it you will forfeit your money. Here is my business card."

"Sit down at my desk and write out your option. I will get the money," said Bob, going to the safe, which he unlocked.

Criger made out the option and signed it. Bob took it, looked it over and put it in his safe after handing the broker the required deposit. The gentlemen having finished their cigars, and spent nearly an hour in his office, rose to go, and Criger accompanied them out, feeling quit satisfied with having called on the boy broker. Bob then put on his hat and went to lunch.

CHAPTER III.—Broker Sanders Hears About Bob.

The young speculator and broker came back about two o'clock with several Western newspapers he borrowed from a Curb broker he was acquainted with. Hardly had he begun to read when the door opened and Ebenezer Crouch walked in. He recognized Bob as the boy who had interfered in his behalf when Broker Woodbury was giving him a punchi-

"I thought you worked here," he said. "I want you to come to court and testify against the man you saw assaulting me a while ago in the corridor."

"I'd rather be excused, Mr. Crouch," replied Bob.

Crouch looked mad.

"I'll have you subpoenaed anyway," he said. "I think I've seen you before. You worked for John Parrott, didn't you?"

"Yes."

"Now you're working for this new broker. He doesn't seem to have much of an office, just one room and only an office boy. Hand him my card and tell him that any time he wishes to borrow money of me on gilt-edge security I'll be happy to accommodate him."

Bob put the money-lender's card in one of the pigeon-holes of his desk.

"So you are going to prosecute Broker Woodbury for knocking you around?" he said.

"Yes, I am," snorted Crouch. "Do you think I'm going to stand that sort of business?"

"I heard Mr. Woodbury say that if you brought him into court he'd make you regret it. If I were you, Mr. Crouch, I'd think it over before acting."

"I'll have him bound over to keep the peace."

"All right. It's nothing to me. I just thought I'd give you the hint."

"What did he say he intended to do if I prosecuted him?"

"He didn't intimate what he would do, but if he starts in to get square with you, I don't think you'll do any more business in Wall Street."

Bob's object was to scare Crouch from going to court, as he did not want to testify against Woodbury. Crouch was something of a coward, and the boy's words were not lost on him. As a result he did not summon the broker to court for the assault, and the matter blew over. The money-lender returned to his own office without the least suspicion that he had been talking to the real tenant of the office. He did not know Bob by name, only by sight, but it wasn't long before he discovered the true facts. The tow-headed youth, who ran his errands and acted as a sort of junior clerk for him, met Bob next morning as he was opening his door, and not being of a bashful nature he accosted the young tenant with the idea of starting an acquaintance with him.

"Hello; you work for the new tenant of that room, don't you?" he said.

"Sure," smiled Bob; "I always work for Robert Granger, and I always expect to."

"He's a good boss, eh?"

"He's good enough for me."

"How long have you been working for him?"

"Oh, a good while."

"Does he pay you good wages?"

"I'm satisfied with what I get through him."

"I wish I could say that about my boss. Crouch is a regular miser. He won't pay decent wages, though he's worth a pile of money, and is making more every day."

"Why don't you look around for a better job, then?"

"It's hard to find a decent one. You must have a reference, and Crouch wouldn't give me one

if I asked him for it, and told him I was going to quit him."

"Look for a position on the quiet. If you can make good in a new berth, I guess you can get along without a reference from your present employer. I'll bet I could if I were in your shoes."

"I don't know where to look."

"If you don't know how to make a still hunt for a job I can't tell you. It's up to yourself."

"If you hear of any one wanting a boy, with some experience as a clerk, let me know, will you?"

"I'll do that," said Bob, entering his office.

About eleven the tow-headed lad walked in on Bob.

"All alone?" he said. "Where's your boss?"

"Right here at the desk."

"What do you mean by that?"

"What I said. I'm the boss."

"When the boss is out," grinned the youth.

"When he's out and in. My name is Robert Granger, and I'm the tenant of this room."

The youth gasped.

"You don't mean it," he said.

"If you think I don't mean it, we'll let it go at that. I'm not going to argue the matter with you."

"I don't see how you could be the boss. You're only a boy like me."

"There's a difference, I guess, between us."

"If you're the boss you must have money."

"I've got a few dollars."

"A few dollars is no good to start an office with. The rent is stiff, and it takes a lot of cash to carry the accounts of customers. You haven't any yet, I s'pose?"

Bob made no reply.

"Do you expect to make this place go?" said the tow-head.

"Do you think I opened this office for fun?"

"Well, if you need to borrow money, don't ask Crouch for it. He soaks every one he gets a hold on."

"I don't think he'll get any hold on me. Does he run a loan-shark business up on Nassau street?"

If Bob expected to find out from the tow-headed youth, whose name was Timothy Dolan, he was disappointed. Tim knew better than to give away any office secret, unless he made something out of it. He expressed complete ignorance of Crouch having any office than the one next door.

"Well, I heard he carried on such a branch on the quiet. I think he is quite capable of it," said Bob. "Any one with capital and no conscience can run a loan office on the shark principle and make a wad of money out of it; but I'd rather starve than prey upon the misfortunes of others."

That ended the interview, and Tim Dolan returned to the office, and told his employer that the tenant next door was a boy.

"Get out," said Crouch, who did not believe his statement.

"All right. Go in there and ask him, and you'll find out it's a fact. I was talking to him."

"You were talking to Parrott's messenger—the boy who worked for him till he went out of

business. He told you a lie to make himself out big to you."

"Maybe he did, but I don't think so. He seems to be his own boss."

"Bah!" snorted Crouch, turning to his desk.

That day somebody told Robert Sanders, the white-haired millionaire broker, that a boy trader had butted into the Street. The news didn't seem to interest the old gentleman.

"A good exhibition of nerve, don't you think?" said his informant.

"Huh!" ejaculated Sanders. "All the fools are not dead yet."

"No," laughed the other, "not as long as there is a lamb left."

"Who is the young fellow, and where does he come from?"

"He belongs right here in New York. Up to a month ago he was working for John Parrott, who retired, as his messenger."

"Do you mean to tell me that this boy trader has sprung out of the messenger ranks?"

"Yes. That's where the nerve comes in. Just think of an ex-messenger posing as a broker! I consider it the richest thing I've heard in a long time."

"Somebody has been fooling you, I guess. It's preposterous."

"No; the news is all over the Street. Glidden told me. He and several other traders called on the boy at his office to verify the news and to have some fun with him if the facts were true. Glidden admits that instead of having anything on the boy he put it over on them."

"What did he put over on them?"

"Glidden wouldn't tell me. He told me if I had any great curiosity to know, I had better call on young Granger myself."

"What name did you say?" said the old gentleman, with a frown.

"Granger. His first name is Robert."

Broker Sanders was silent. He had lately been thinking a good deal about his discarded daughter. Several times his iron resolution of forgiveness had weakened, and he had been on the point of hiring a detective to look her up, but each time he hesitated to go back on his vow. More than nineteen years had passed since he had seen or heard from his only child, and though most of the time his heart was steeled against her, yet he was not entirely unresponsive to the still small voice away down in his heart, and there were times when he grieved deeply in the silent watches of the night.

Recently he had reason to be displeased with his nephew, Richard Simpson, now a man of fifty, who stood first in his will, and he began to regret the necessity of leaving him the bulk of his wealth. He was tempted to change his will and leave most of his property to organized charity and divers benevolent institutions. It never seemed to occur to him that his daughter might have lost her husband—the man he cordially hated for stealing his child away from him, as he termed it. Had he received positive evidence that George Granger was dead, he would have made overtures to the widow to return to her old home, even though she had children bearing the hated name of Granger.

He was sixty-five. He felt that he could not

live many years longer, and it would be a great comfort to him to have his little girl with him again. It never struck him that she, too, might be dead—dead without his forgiveness.

"Where is this boy's office?" he asked, at length, in a strange tone.

"In the Alsop Building," was the reply.

"And you say his name is Robert Granger?"

"Yes. Glidden says that he's a fine-looking young fellow and appears to have money, but not enough to make a showing. Jessup has met him, too. He says he looks as smart as a steel trap, and he told me that if the young fellow only had the necessary knowledge and experience he would make a success. But for a messenger boy, even backed with capital, to jump into the business, what can he do?"

"Not much," said Sanders, who then changed the topic.

CHAPTER IV.—Bob Sets A Trap, and What He Caught.

For several days there was no movement in So. Ry., and Broker Criger, who was holding the 1,000 shares to cover his option, began to wonder if the boy had not made a blunder in buying it. That wasn't his funeral but Granger's, he figured. It seemed almost a shame to cop the young broker's money, but as business is business, and nowhere more so than in Wall Street, he hoped it would teach the young chap the futility of trying to do what was beyond him. On the fifth day of the option So. Ry. moved up a point and a fraction. Next day it went up two points more. That brought it up to the price Bob had agreed to pay for the privilege of a ten-day option on the shares.

"Things seem to be coming his way at last," said Criger to himself. "Well, after all, he ought to win, for he took something of a risk. I wonder if somebody tipped him off to a rise in the stock?"

The seventh day saw a rise of three points more, putting Bob ahead on the deal and causing a rush to buy the stock by both traders and lambs. On the eighth day the price went to 120. On the tenth day, amid great excitement in the board-room, it hit 130. Bob couldn't call for the stock, even with \$17,000 profit in sight, for he could not pay \$113,000, what he had agreed to give for it. The only thing he could do was to get some broker to take the option off his hands at a discount. He called up Jessup, showed him the option and asked him what he'd give for it.

"I see you want me to help you out," said Jessup. "Why did you contract for a stock that you knew you couldn't pay for, if it went to \$1,000 a share?"

"It was the only way I could buy 1,000 shares," said Bob.

"Then your capital is mighty limited. Well, you've put yourself in a hole, and will have to sell at the best price you can get. As I admire your nerve, I will help you out without trying to take advantage of you. I'll give you 129 for your stock, plus your \$5,800 deposit."

"I'll take you," said Bob, promptly.

"I'll send you a check for what's coming to you as soon as I have called for the stock and settled with Criger."

"All right, sir."

"Transfer the option to me. Here is a pen."

Bob did so and went away. Next morning Jessup's messenger called with a certified check for \$21,800, \$16,000 of which represented the boy broker's profit. That was a good start for him, for it raised his capital to \$23,000. Criger turned the stock over to Jessup on receiving his check for \$113,000, less the \$5,800 deposit Bob had made. Jessup sold the stock for \$131,000, clearing a profit of \$2,000. Criger himself cleared nearly \$4,000, for he had bought it at 109 1-4 three weeks before, and he would have sold it at 110 1-8, only that Bob offered him 113 on a ten-day call. So all parties to the transaction made something by the deal. Bob told his mother about his luck and she congratulated him.

"If you can make so much money at the very start, you ought to get on," she said.

"Oh, I'll get on, all right," he replied, confidently. "If I shouldn't, I'll quit and look for another position."

"My father became wealthy in Wall Street, and as you seem to have inherited some of his luck, there is no reason why you should not succeed, too."

Although Mrs. Granger's father was a successful broker, she had never known much about the ins and outs of Wall Street. She was ignorant of the risks that brokers run when they speculate. She supposed that the only one who lost were the lambs. Practically she was right, for the brokers take a good part of the risks the lambs are up against when they speculate. Of course they have advantages over the outside public, but that does not prevent them from losing money quite often. A few days later Jessup called on Bob.

"If you want to make another little haul, buy C. & D.," he said.

"You advise me to do that?" said the boy.

"Yes. It is good for a ten-point rise. I got the tip from a friend who knows."

Bob thanked him and decided to take the risk on 1,000 shares. He bought the stock on the usual margin at 85. In a week the price was up to 90. He bought another 1,000 at that. Five days saw the stock go to 95 and a fraction. Bob promptly sold out the 2,000 shares and cleaned up \$15,000. About this time Ebenezer Crouch called upon him. The money-lender had satisfied himself that the boy next door was actually in business for himself. He had also heard that Bob was making money. He thought the young trader fair game to fleece if he could manage it in some way. So he called and told Bob any time he wanted to borrow money he'd let him have it if the security was good. Bob had no intention of borrowing money, but he told Crouch he'd consider his offer in case he had need for a loan.

Shortly afterward Bob was presented with some gold quartz specimens. There was \$5 or \$6 worth of gold in them. He showed them to several of his broker acquaintances, and told them where they came from. He kept them in the upper drawer of his desk. One day he

opened the drawer to show them to Glidden. To his surprise they had disappeared. He hunted the drawer all over, in vain. Then he extended his search to the other upper drawer, but without result. He could not imagine where they had gone to. Next day he got some silver quartz and left them in the upper drawer. Two days later the silver specimens vanished. It was clear somebody had a key that fitted his desk. The only person he suspected was the janitor's assistant, who cleaned up at night. To catch the pilferer, he procured a hand-trap he saw in the window of a novelty store on Nassau street, secured it to the inside of the drawer, placed some gold specimens on the plate as a trap, and set it, as one would a mousetrap. He didn't leave the office that afternoon till nearly five.

At half-past five he returned and looked through the key-hole, which gave him a clear view of the window and his desk beside it. It was rather early yet for the janitor to reach his room, but it was possible that the man might go into his office first to see what he could pick up this time. He heard a noise in his room as he started to look, and when he applied his eye to the weyhole he saw a man at the open top drawer of his desk with one of his hands in it, and evidently caught by the appliance placed there, for he was struggling to free himself. The man was not the janitor's assistant, but, to his surprise, Ebenezer Crouch.

"Well, I'll be hanged!" he said; "so Crouch is the thief? I'll show the old rascal up."

He started for the elevator to get the janitor. As he passed Jessup's office, that gentleman, accompanied by two young men, came out.

"Hello, Granger!" said the broker. "You're working late. What's been keeping you?"

"I've been fishing," replied Bob.

"Fishing!" exclaimed Jessup.

"For the pilferer who has been stealing my ore specimens from my desk."

"Oh! Well, did you catch him?"

"I have caught him, all right. I set a hand-trap in the drawer, and it caught him. He can't get away."

"Is he in your office now?"

"Yes."

"Going for a policeman?"

"No. I was on my way to bring the janitor up. I wanted him as a witness, but you gentlemen will do as well. Will you come with me?"

"Yes; but you ought to get the janitor, too."

"Never mind. The thief is a tenant of the building."

"Is that really so?"

"You shall see for yourself. You know him."

"Who is he?" asked Jessup, as they followed the boy to his office.

Bob inserted his key in the lock and threw open the door.

"There he is, gentlemen, Ebenezer Crouch, money-lender from next door. What do you think of him?" said Bob, pointing. "I've missed several things from that drawer, so I set a hand-trap to catch the thief. There is the result."

The money-lender, unable to release his hand, could only glare at the boy and the three witnesses. He realized that he had placed himself

in a tight place. He also realized that he was liable to arrest as a common sneak thief.

CHAPTER V.—Bob Gets A Gilt-Edge Tip.

"Well, Mr. Crouch, what have you to say for yourself?" said Bob.

The money-lender had nothing to say.

"What excuse have you to offer for coming into my room after I was gone for the day, opening my desk and putting your hand into the top drawer?"

Crouch grinned sheepishly.

"What were you after?"

The money-lender couldn't utter a word to save his life. He felt like a crook when caught with the goods. He could think of no explanation that would fit the embarrassing situation he was in.

"I'm afraid, Mr. Crouch, that you are the person who has stolen my quartz specimens, and that you were trying to get away with those now in the drawer. There is only one thing for me to do, and that is to send for a policeman and turned you over to him."

"No, no, no—don't!" begged Crouch, finding his tongue at last.

"Sorry, but I'll have to do it. You are a thief."

"No, no, no! I didn't intend to steal anything."

"No? How is it that you came into my room and opened my desk? Where did you get the key that let you in, and the key that opened my desk?"

"I found the door open and the desk, too. I came in to close your desk," said Crouch, thinking he had found an excuse at last.

"That won't do, Mr. Crouch. I locked both my desk and the office before leaving, not quite an hour ago. Your excuse won't hold water. I'm going to have you arrested."

"No, no, no!" begged the money-lender. "I'll give you \$100 if you'll let me off."

"I'm not to be bribed."

"I'll give you \$200."

"No, sir."

"Five hundred."

"I wouldn't take \$5,000."

If ever a human being looked miserable, Crouch did then.

"Don't ruin me! please don't."

Bob went to the desk, took a sheet of his paper and wrote the following on it:

"This is to certify that I feloniously entered the office of Robert Granger, room 722, Alsop Building, adjoining my own office, opened his desk, with the intent to steal certain gold quartz specimens that I believed to be there. I also confess that on two previous occasions I entered his room in the same manner and abstracted certain gold and silver quartz specimens from the top drawer of his desk. I make this confession in consideration of Robert Granger's promise not to proceed against me for my offenses, and I agree to return to him the specimens I stole on the previous occasions.

"Signed in the presence of

"Now, Mr. Crouch, read that and sign it, then I will let you go, and I promise not to have you arrested. If you refuse I will telephone at once for an officer," said Bob.

The money-lender protested that it was unfair, but when Bob took up his telephone he wilted and agreed to sign the paper. Bob released his hand so he could do it, and detained him while the three witnesses were signing.

"Now, you can go, and if you try this game on again I'll have you arrested and produce the paper against you," said Bob.

Crouch went slinking off. Bob locked the paper in his safe, locked his desk and departed with the gentlemen, whom he thanked for their attendance. He knew that Jessup would spread the news all over Wall Street next day, and he had an idea that Crouch would find it advisable to wind up his business in the Alsop Building and go somewhere else out of Wall Street. He was wrong in his estimate of the money-lender. That individual had a thick skin, and he did not mind what people said about him so long as they came to him for loans, put up the right security and paid him the highest market price he could exact.

When Broker Sanders got Bob's address in Wall Street from his acquaintance, he had a half-defined purpose of calling on the boy and finding out if he was the son of his daughter and George Granger. When it came to doing it he hesitated and finally put it off. The boy, if he was his grandson, would tell his mother and father, and Sanders did not want the latter to think he was faltering in his original determination not to forgive his daughter's indiscretion.

Jessup having let out the fact that the boy broker had made \$16,000 clear profit out of So. Ry., and \$15,000 more out of C. & D., Bob became an object of interest to a number of brokers. One of these called on him one day and introduced himself. Bob said he was glad to know him and offered him a cigar. The broker, whose name was Long, talked of one thing and another, but finally brought up the object of his visit.

"I have heard you are lucky in speculating, and for that reason I'd like you to join a bunch of us that are going to make a deal in Canada Southern on the strength of a tip we have got hold of," he said.

"You are forming a private pool, then?" said Bob.

"That's the idea exactly. There are to be a dozen in it, and eleven have signified their willingness to go in. Each person to the arrangement puts up \$50,000. If you haven't so much money to spare you can put in \$25,000, and I will loan you the other \$25,000 with the understanding that I'm to have a ten per cent. rake-off on half of your profits. That's fair, I think."

"It's fair enough, but I don't care to go into any private pool."

"Why not?"

"Because one man controls the capital of the pool and the rest must rely on his judgment."

"Of course. What's the matter with such an arrangement? It's the only way a pool can be successfully worked."

"I know it, but I'd rather speculate on my own hook."

"But your judgment is not so good as that of an experienced trader."

"It's been pretty good so far."

"Because you have been lucky. Some time your luck will go back on you, and you will land in the soup."

"Possibly. Such things are happening all the time."

"This is a sure thing I'm offering you."

"Sure? There's nothing sure in Wall Street."

"Well, this is as sure as anything can be in the market."

"You are banking on Canada Southern going up, then?"

"I didn't say whether we expected it to go up or down."

"You'll have to excuse me taking a hand in it."

"You are foolish not to. You won't get another opportunity like this soon."

"I can't help that. I don't care to go in. All my money is in use, anyway."

"Why, are you in on something?"

"I believe in keeping my money at work."

The visitor looked disappointed.

"Then you won't join us?" he said.

"I am sorry that I can't accept your invitation."

So Long went away, feeling that the boy broker wasn't the easy-mark he thought he might prove. When he told Bob that he and a bunch of other brokers were getting up a pool to make a deal in Canada Southern he said what was not true. His idea was to get the boy to put up \$25,000, or even less, with the idea that he had a sure thing in sight. Then he intended to make daily reports to the young trader about the operation of the alleged syndicate, and finally by effecting a wash-sale through a firm friendly to him, he expected to wipe out the imaginary pool, and appropriate the boy's \$25,000. It was a skin-game pure and simple, but it failed because Bob would not bite. Bob had a particular friend who was private stenographer to a big operator. Her name was Angie Russell. She thought a lot of Bob, and was very sorry when she heard that his boss had retired from business, leaving him to get another job.

She asked her employer if he could place Bob anywhere. The gentleman promised to see what he could do, but the request slipped from his mind, consequently he did nothing. One day Angie met Bob on the street.

"Why, how do you do, Bob! I'm awfully glad to see you again."

"Same here, Miss Russell."

"I heard you lost your position when Mr. Parrott retired from business. Have you got another one? You look too well dressed for a messenger boy. Have you got a clerkship?"

"No. I'm in business for myself."

"Are you really?" she said, opening her eyes.

"Yes. Here is one of my business cards. Come up and see me some day. You get off early, and I'm always there till four and sometimes later."

"I will. What business are you in?"

"I'm pretending to be a broker, but I'm really speculating in the market."

"How are you making out?"

"First rate. If you get hold of a good tip pass it along and I'll make it all right with you."

"If I hear of anything that is worth while I'll send you word. I'll do that for old times' sake."

By old times she referred to the time when she was employed as a stenographer by Parrott, which was when Bob went to work for the broker. She left two years later to take the position she now held, which paid her a higher salary, and she only had to work till four at the outside, often quitting at three, and even at two, and in addition she had the whole of Saturday off except when her employer needed her services in the morning. In a word, she had a sort of sinecure, and as she was unusually bright and smart, and an exceptionally fine stenographer, she deserved it.

"Thanks," said Bob. "Good-by. I'll expect to see you soon."

A week later she walked into his office at a quarter past four and found him at his desk.

"This is a cozy little office you've got," she said, taking the chair which Bob placed for her.

"Yes; it fills the bill all right. I can sit here and watch the course of the market all day without being disturbed with visitors. The ticker reels everying off on the tape, and I can keep track of all the active stocks."

"I am glad you are able to afford the luxury of an office."

"So am I. When Parrott quit for good I had a few thousand dollars in my safe deposit box which I made out of the market while running errands. Toward the last I made a whole lot more money speculating than my wages counted up."

"I'm delighted to hear it. How long have you had this office?"

"About six weeks, and I've made a good many friends among the brokers. One of them, Mr. Jessup, tipped me off to a pretty good thing a while ago, and I made a little haul. He also helped me out of a hole I worked myself into. It was real good of him, particularly as when we first met he did not seem pleased at the idea of a boy broker butting into the Street. He said I had an awful nerve to do it, and he looked rather sour when he said it."

"I think myself that you showed considerable nerve taking an office and putting your name on your door as a dealer in stocks and bonds," smiled the girl.

"What's the difference if I pull out? I admit I'm in Wall Street on my nerve; but that's something you've got to have if you expect to hold your head above water."

"You've got to be wide awake, too, so as not to let any trader catch you napping. A lot of them have slow-moving stock in their offices that they try to unload on anybody unwary enough to fall for them."

"I know it, and I'm always on my guard against such temptations. Two or three brokers have called on me and offered to sell me good things cheap, but I had no use for them. No broker is going to sell anything below the market that's worth its salt, so they can't catch me that way."

"That's right. And now I've got a real fine tip for you."

"Good! What is it?"

"Mr. Blackwood, my employer, has just or-

ganized a syndicate to corner and boom O. & H. Buy as much as you can of it at once. It's a sure winner. You can hold it till I tell you, by telephone or otherwise, to sell."

"But it might drop at first. These syndicates have a way of starting their operations by bearing the stock they intend to boom to shake out the small holders and scare some of the big ones into selling."

"That's true. I didn't think of that. You had better invest only half of your money at first so as to be able to protect your deal in case of a drop. If the price doesn't drop low enough to compel you to put up additional margin you can invest the rest when you see it going up in earnest."

"I will do that. The only question is to tell when it is going up in earnest, as you call it. It might go up after a fall and then drop again, further than before. You've got to be wise to all these possibilities, Miss Russell."

"I guess your judgment is better than mine, so I will let you use it. I have given you the tip. It is up to you to protect yourself. I will notify you when it is booming of the time to sell. That's the best I can do."

"It's a whole lot. It is the most important thing to know—the moment when a person should sell to save himself from the slump which follows on the heels of most booms. The lambs get caught because they hold on too long, not having any idea when it is best for them to sell. The outsiders never know what is going to happen. They ought to take warning from past experience, but they seldom do."

Angie said she would have to go home, so Bob closed up and saw her to the Hanover Square elevated station.

CHAPTER VI.—The Fake Tip.

Next morning Bob bought 1,000 shares of O. & H. on margin through Jessup. The stock was then ruling at 92. It went to 93 that afternoon, but on the following day it dropped slowly to 90. At the beginning of the next week it recovered a little and then dropped again, touching 85 by Wednesday. Next day it dropped to 83, and Bob put up an additional five per cent. to protect his deal. Friday morning it touched 80, and then began to recover. Bob gave Jessup a second order for 1,000 more shares at the market, and the broker got them for 81. As the stock continued to advance, he invested in a third 1,000, for which he paid 85.

"You seem to be plunging on O. & H.," said Jessup. "Did somebody tip you off to a rise?"

"Well, I won't say anything about that, but if I were you I'd buy some of it, Mr. Jessup, and hold it till you get an order from me to sell my shares," said Bob.

"I'll do it if you will admit that you are acting in a tip."

"Very well, I admit I am, but you musn't pass the news on."

"I'll be mum."

Jessup then bought 2,000 shares on his own account. The price went back to 92 and then kept on upward till it struck 101 and a fraction,

when Bob received a note by an A. D. T. messenger from Miss Russell telling him that while the price would probably go higher, he had better sell. He called on Jessup and told him to sell his shares.

"Better sell yours, too, while you're about it," he told the broker.

Jessup followed his instructions and Bob cleared the nice little sum of \$45,000. The boy immediately bought a handsome set of diamond earrings, which cost him \$600, and presented them to Miss Russell. The young girl declared that the present was too expensive for him to give her.

"Not at all. I made quite a bunch of money off your tip, and you deserve more than the earrings."

"How much did you make?" she asked.

"How much do you think?" he said.

"Five or six thousand dollars."

"Oh, I did better than that, but I won't tell you how much better."

She thanked him for the earrings and said she would think of him every time she put them on.

"You're a regular money-maker," Jessup told Bob when he handed him his check for all that was coming to him, which included his deposits of \$35,000.

"Yes, I guess I am," laughed the boy.

"You are worth at least \$80,000, and I guess you have two or three thousand in your safe besides. How much did you have when you opened up? I am satisfied it was less than \$10,000, or you wouldn't have bought that option of Criger at 113 when you could have bought the 1,000 shares at 110 1-8 on the usual margin."

"That's right. I had just \$7,000."

"I thought so, and now you have twelve times that amount. You have done mighty well, though you did make your bow in the Street as an alleged broker on your nerve. How many customers have you got so far?"

"Not one."

"Just what I supposed. Confess now you put that sign on your door as a bluff. Your real intention was to speculate on your own hook."

"I admit the bluff. A good bluff sometimes goes a good way."

"The bluff hasn't done you much good. Your name alone on your door would have answered every purpose."

"No, it wouldn't. It wouldn't have called the attention of the Street to me. I wouldn't have made your acquaintance, nor Glidden's, nor Criger's, nor the rest of the bunch who have visited me from time to time and sampled my perfecto cigars."

"I admit that. It may have done you some good after all."

In the end his nervy bluff did Bob more good than he ever dreamed it would, for it was the means of calling him to the attention of his grandfather. Jessup told nobody about the boy broker's latest success in the market, but he intimated on several occasions that Bob had a bunch of money and was doing well. Richard Simpson, Broker Sanders' nephew, frequently came down to Wall Street. He didn't come down to see his uncle, for he saw him every day at the house, but to call upon various cronies of

his who, like himself, were high rollers. On one of these visits he heard two of his friends talking about the boy trader who they said had butted into Wall Street on his nerve. The matter wouldn't have interested him but for the fact that the boy's name was Robert Granger, and that set him thinking. He decided to call on the young trader and find out, if he could, if he really was Broker Sanders' grandson. In that event he would be interested in learning where the boy got his backing to open up on his own account. Bob was at his desk when Simpson walked in on him.

"I beg your pardon for intruding, but am I addressing Robert Granger?" he said.

"You are," replied Bob.

Simpson looked at him narrowly, and fancied he saw some resemblance to old Broker Sanders.

"When I saw your name on the door as I was passing I wondered if you were any relation of an old friend of mine named George Granger, a water color artist."

"I am his son. He is dead. Take a seat."

"Dead! I regret to hear it. When did he die?" said Simpson, who was perfectly acquainted with the fact, as he intercepted a letter from the widow, the object of which was to acquaint her father with the news and try, even at that late day, to secure his forgiveness, as much for the sake of her little boy as herself. Bob told him.

"I have been out West for many years," lied Simpson, "and so lost track of my old friend. I am delighted to meet with his son. You are in the brokerage business, I see."

"Yes."

"How are you making out at it?"

"First rate."

Simpson couldn't see how a boy in a small office, with a presumed limited capital, could do first rate, but made no remark about it.

"Your mother is alive, I presume?" he continued.

"Yes."

"Did your father leave her comfortably off?"

"I regret to say he did not, but we managed to get along very nicely."

Simpson wanted to ask him, but did not feel that he ought to show special curiosity on the subject. He asked a number of other questions, and having learned about all he wanted to know, shook hands with Bob and went away. The fact that the boy was in Wall Street did not worry him any. There was very little likelihood of his meeting with his grandfather. Even if he did accidentally, such a meeting would amount to nothing. Still, after reflection, he thought it would be better on the whole to get the boy out of the Street if he could manage it. He had a talk with some of his friends, and it was arranged to put up a job on the young trader and bust him up.

One of Simpson's friends called on Bob and tried to interest him in some business proposition. He did not expect to do anything with the boy, the purpose of his visit being merely to drop a prepared note for Bob to find after he was gone. The young trader found it as he was about to go to lunch, and at once concluded that it had been accidentally dropped by his visitor, to whom it was addressed, by name only. Bob put it

the enclosure to see if he could get a clue, to the person who sent it, so that he could return it to his caller. He did not find the clue, but he read the note. It ran as follows:

"Dear Jack: If you want to participate in a good thing, buy the new Crescent copper stock. It can be had for \$3 a share, but in two weeks it will be up to at least \$10. I have this tip direct from the inside. You will have to act quick, as the combine which is going to boom it has been grabbing up every share in sight. I doubt if you can get a share on the open market now. I bought all I can carry by calling on certain people I was told who I believe have some of it yet. See them before the price begins to rise."

Then followed the names and addresses of three brokers in Broad street who were friends of Simpson's, and were in the plot. The note was signed "J. D." On the face of the communication it looked like a prime tip, and Bob was inclined to take it as such. The Crescent copper mine was a new company organized out in North Dakota, and its stock had only been on the market about six months. During that time it had shown such good prospects that it had risen from fifty cents to \$3, and was often dealt in.

There were only a few thousand shares of it East, and most of these were held by Simpson's friends. Lately they had learned that things were going poorly at the mine, and that it was certain to fall away in price as soon as the fact became known to the general public. They were about to offer it on the Curb when Simpson suggested that they unload all they had on young Granger by means of a fake tip. They agreed to try it, and so Bob's visitor planted the tip in his office. Bob knew that all tips were not to be relied on, so before taking advantage of this one he began making a few guarded inquiries.

He called on Jessup first, as he knew that broker was as well informed about stocks as any one. Jessup told him that a boom in a new stock like Crescent was hardly possible unless some remarkable discovery had been made in the mine, and he had heard of nothing in that line. He said the mine was an independent one, and not controlled by the copper trust magnates.

"Who told you there was going to be a boom in that stock?" he asked.

Bob explained that he had a call from a visitor; after he had gone he found a letter on the floor which contained what looked like a good tip. He showed Jessup the letter. That gentleman read it and laughed.

"If you want to know my opinion, that note is a plant," he said.

"A plant!" replied Bob.

"Yes. The letter and the way it came into your possession looks fishy to me. Unless I'm mistaken it's a job put up on you to catch some of your loose change. To my way of thinking the brokers mentioned there as having the stock are hoping to unload some of what they own on you."

"They think I will pay them more than the market price to get what they have?"

"Probably that is how they figure. They may have other reasons for selling."

"Well, I'm going to call on one of them and test the matter."

"You can if you want to, but I wouldn't buy on the strength of this note. I think it's a fake."

"If it's the real goods, the man who dropped it has probably bought the stock by this time. He has read it, for it was opened, and the loss of the note wouldn't prevent him from getting the stock if he wanted to. In fact, there is no reason why he might not have bought it before he lost the note."

"That's right. You can find out by calling on the traders mentioned. If they still have the stock, and are anxious to sell, you can depend on it that the whole thing is a scheme to separate you from a bunch of your money."

Bob started for the office of one of the brokers mentioned in the note. When he got there the broker, whose name was Titcomb, was in. Bob was immediately admitted by sending in his name.

"Have you got any Crescent Copper, Mr. Titcomb?" asked the boy.

"Crescent Copper! I think I have," was the reply.

He pushed a button in his desk and a clerk entered.

"Let me know if that block of Crescent Copper has been sold," he said.

The clerk returned in a few minutes with word that it had not been sold, but a man had been in an hour before asking for some, and left word that he would be back after it as soon as he got the money.

"What did he offer for it?"

"Three and a quarter."

"That's all," said Titcomb, who turned to Bob and said: "I never wait for anybody who doesn't put up a deposit. If you want some of the stock at 3 1-4 you can have it—any part of 2,000 shares."

"The market price is 3. I wouldn't give over that."

"If you take the whole block you can have it for 3 1-8."

"I'll have to think it over."

"Unless you leave a deposit I can't hold it for you."

"All right. If I decide to take it I'll be back."

"Take it now and I'll make it 3," said Titcomb as Bob rose to go.

"No," said Bob, "I didn't bring any money with me."

"Have you an office?"

"Yes," said Bob, "you have my card on your desk."

"So I have. I'll send it over C. O. D. in an hour if you say so."

But the boy wouldn't say so, and left. He called on the other trader, Jackson by name, and had about the same experience. Jackson had 3,000 shares he wanted to get rid of so badly that after making 3 1-4 for them he came down to 2 7-8. Bob left without coming to any determination, and the broker looked disappointed. He, too, wanted to deliver it C. O. D. in an hour. The young trader returned to his own quarters convinced that the tip was a fake, and he was

satisfied when the price fell on the curb to 2 1-8 next day.

Thus Simpson's attempt to do up Bob proved a failure. Receiving another tip during the week from Angie Russell on D. & G., Bob bought through Broker Jessup 4,000 shares. The stock went up like a balloon and when the boy broker sold out he had netted the handsome sum of \$60,000.

One day Broker Jessup came into Bob's office and informed him that he had heard a plan was on foot to do him up and advised him to be on the lookout for some trickery that was likely to be pulled off on him. One morning a short time after a well-dressed woman called on Bob and told a pathetic story about being in hard luck, through the death of her husband, and wanted to have him sell some stock left by her husband for her. She took out a lot of stock from a bag she carried and laid it on Bob's desk. He looked it over and told her to wait a while and he would let her know what he could sell it for. He took the stock to the company's office they represented to be from, and the cashier told him that the stock was made out in the name of Brown, who the lady told Bob was her name, and asked Bob to hold the woman on some pretext or another until he could send a clerk to his place and interviewed the woman.

CHAPTER VII.—The Arrest.

"I suppose I'll have to hold the lady in conversation somehow till the clerk arrives and you send him into my office?" said Bob.

"That's what you'll have to do," said the cashier. "The clerk ought to be able to get there in about fifteen minutes."

So Bob returned to his office.

"The gentleman I wanted to see is not in his office. He's over at the Exchange," he said. "I saw his cashier, but he couldn't tell me what I wanted to know. The gentleman is expected in about fifteen minutes so I should like you to wait till he comes. I will try to entertain you for that time."

"I can't stay," said Mrs. Brown. "I would like to settle the business as soon as possible."

During the quarter of an hour which ensued Bob made himself as pleasant as possible to the lady, who seemed to be vastly entertained by his talk. Then the door opened and the secretary of the railroad company came in. Bob sprang up and went to meet him.

"Are you from the Round Top Railroad Co.?" he asked.

"Yes. I am the secretary of the company. I want to see those certificates of stock which were offered you for sale. They are made out in the name of George Brown, I understand?"

"Yes. The lady you see beside my desk brought them to me. She says she is the widow of Mr. Brown and that she has authority under the will to sell the securities. You can talk to her about it. Your name is——"

"William Carleton."

"Mrs. Brown, this is Mr. Carleton," said the boy trader. "Here are the certificates, sir."

The secretary took them and after comparing

the numbers with a memorandum he had bought from his office he examined the signatures of the officers, particularly the treasurer's.

"Am I to understand you wish to sell this stock, madam?" said Carleton.

"Yes," she replied.

"Is it your property?"

"My husband left it to me by his will, of which I am the executrix."

"I see. When did he die?"

The lady told him.

"Do you know of whom your husband bought this stock?"

"No, sir."

"How long before his death did your husband have this stock in his possession?"

"I haven't any idea."

"Where did you find it after his death?"

"In his desk."

"When?"

The lady did not remember exactly, but gave an approximate date.

"That's about seven months ago?"

"About that."

"Where do you live, madam?"

"At the Magnolia Hotel."

"How long have you been residing there?"

The lady hesitated and then said about three weeks. The broker picked up a pad, wrote something on it and handed it to Bob. The boy looked at it, and saw it was a request that he go into Jessup's office and telephone to the hotel in question to find out if Mrs. Brown lived there. The lady began to show signs of uneasiness as the boy left the room. Bob telephoned and was told that no one by the name of Mrs. George Brown was known there as a guest. He returned to his office and handed a memorandum to the secretary. The lady looked on the verge of a collapse under the questioning that the secretary had been subjecting her to while Bob was away.

"I want to go," she said, almost tearfully. "I don't see why you have asked me all these questions."

"Simply to find out how you came to have forged certificates of my company in your possession," said Mr. Carleton.

"Forged!" she gasped, turning white.

"Yes, madam—forged. These certificates were never issued from the company's office, and the name of George Brown does not appear on our books as the rightful owner of these certificates, or any other stock issued by the company."

"Oh!" she ejaculated.

"Now, madam, the clerk at the hotel has informed us by telephone that no one claiming the name you have given here lives there. How do you explain that?"

"There is some mistake," she faltered.

"Possibly," said the secretary, dryly. "You have placed yourself in an unfortunate position by bringing that stock to this office and offering it for sale. As I am satisfied you did not forge these certificates yourself, but are probably acting for the person who did, or knows they were forged, the only way you can let yourself out is to tell the name of that person."

The lady remained silent.

"You certainly know how you got them, and unless you tell the facts, I shall be under the

unpleasant necessity of sending for a policeman and giving you in charge."

The lady uttered a half scream and almost fainted.

"Don't get excited, madam. Give me the name and address of the party."

"Don't ask me. I cannot."

"Why can't you?"

The lady shivered and was silent.

"Madam, this is more serious than you may think. These certificates are not genuine ones. Assuming that you were unaware of the fact when you brought them here, still by offering them for sale you become accessory after the fact, and consequently liable to be proceeded against under the law. By making an honest confession you can save yourself, but in no other way. If you prefer to sacrifice yourself to shield the guilty one I can't prevent you. Unless you tell the name of the party who give you this stock, and probably sent you down here to sell it, you must face the consequences."

"Oh, dear, oh, dear!" sobbed the lady, hysterically.

Bob, who did not dream that he was the intended victim of the transaction, felt sorry for her. As she wouldn't tell from whom she got the certificates, a policeman was sent for, whereupon she promptly went into hysterics and awoke the echoes of the corridor with her screams. Naturally a crowd collected outside, and several persons tried to enter upon the impression that a murder was being pulled off. Bob had taken the precaution to lock the door and no one could get in. In the midst of the excitement Broker Jassup pushed his way to the door and knocked.

"Who's there?" asked the boy.

"Jessup."

Bob admitted him, closing the door after him in the faces of the crowd. The broker was soon in possession of the facts of the case.

"It's a put-up job on you, Granger," he said. "No one would dare take such chances with a regular broker. Whoever is at the bottom of this has a grudge against you, and hoped to involve you not only in ruin, but possibly in disgrace. The company is bound to push this matter through, for it's a serious thing, and so you may find out just who was aiming at you, and possibly what his object was in doing it."

In a few minutes the policeman appeared and Mr. Carleton ordered him to arrest the lady, stating what the charge was, and that the railroad company would push it to a finish. When the lady saw the officer she fainted. Jessup called his stenographer in to help revive her. He also sent his office boy for a cab. The lady was taken down to it in a demoralized state, through a lane of curious bystanders who gathered on the sidewalk. Among those who witnessed the capture in charge of the officer was a well-dressed man of fifty or so, who had been impatiently pacing up and down the corridor of the railroad company waiting for some one. The sight of the lady in a predicament gave him a great shock, and after hesitating a few moments he hastily walked away up Wall Street. The gentleman's name was Richard Simpson.

CHAPTER VIII.—Bob and the Pool Operators.

The secretary went to the police station and made the charge against Mrs. Brown. He was told that the prisoner would be taken directly to the Tombs and would be brought before the magistrate in the police court soon afterward for a preliminary hearing. Mr. Carleton returned to Bob's office and told him he wanted him to go to the court with him in about an hour. Bob said he could count on him to see the thing through, as he believed it was a job put up to to involve him both financially and personally. When the lady, looking like the last rose of summer under her load of trouble, was called to the bar to plead, a lawyer of some standing got up and announced he had been retained to look after her interests. He requested that the examination be postponed till next day so that he could in the meanwhile look into the charge and confer with his client. His request was granted. That settled the proceedings for the time being.

Next day at the appointed time all parties concerned were again in court. The lady, who was looking very much better, and had apparently recovered her courage, pleaded not guilty. After Bob and the secretary had testified the accused was held in \$5,000 bail, which was immediately furnished in cash by the lawyer, and the lady was discharged from custody. Both Bob and the secretary expected this would happen and a detective in the employ of the company was on hand with instructions to follow the woman and learn where she really lived. He was then to shadow the house or flat and learn what visitors she received and who they were. He later reported that Mrs. Brown's right name was Wilcox, and that she was a divorcee living at a first-class apartment house uptown with a servant and a young lady companion.

The detective said she was visited immediately after her return from the police court by a well-dressed man about town whose identity he discovered was Richard Simpson, a bachelor who lived with his uncle, Robert Sanders, a stock broker in Wall Street. A second sleuth who had relieved the first had nothing particular to report. Of course the arrest of the lady for trying to dispose of 1,000 shares of forged stock of the Round Top railroad through the new well-known boy trader was published in all the city papers.

Further facts were published after her examination in court. The reporters probed her real identity as soon as the detective did, and got hold of many facts he did not look after, all of which were duly printed. If they tried to find out the man in the case case efforts did not meet with success. The report sent in by the first detective resulted in a detective being put on Simpson's trail. Bob recognized Simpson as the man who had called upon him as an old friend of his father and questioned him about family matters, but did not tell him that he was a nephew of Robert Sanders, his grandfather. Bob did not suspect Simpson of having had any hand in the forgery matter. Learning he was a bachelor he guessed that the gentleman was paying attention to Mrs. Wilcox, who was cer-

tainly a very attractive woman, who was living on the alimony paid her by her divorced husband. The detectives reported from time to time that Simpson was the only steady male caller that Mrs. Wilcox had.

As for that gentleman himself, the secretary ere long had a voluminous typewritten record of his mode of life, and the probable sources from which he derived his income. There seemed to be no financial reason why he should have provided the lady with the forged stock and induced her to try and sell it, and as Mrs. Wilcox was amply provided for herself there appeared to be no cause why she should have undertaken the risks connected with passing of \$75,000 worth of bad stock. So, for the time being, the mystery of the case remained unprobed. In the meanwhile Bob was not losing any sleep over the matter, nor neglecting to keep abreast of the market on account of it. He noticed that J. & C. stock was advancing and he bought 10,000 shares of it through Jessup on the usual margin. In the course of a week J. & C. was selling nearly six points higher.

That meant a good haul for him on the amount of shares he held; so he sold out and had the pleasure to salting away \$60,000 profit in his safe deposit box. He continued to have visitors who wanted to help him make a million, more or less, if he would advance enough money to see some scheme through to success; but the boy was not biting at such propositions. In fact, since the forged stock business he was more wary than ever.

A bunch of brokers were out on a fishing trip one day and they got talking about the boy trader and his wonderful luck.

"I have heard that he has made half a million out of the Street since he opened up his shop," said one.

"Oh, I don't believe he's made half of that," said another. "Reports of that nature are always exaggerated."

"That may be, but there is no doubt he's worth a lot of money for a boy. His luck is phenomenal."

"He simply buys a stock when it's low and holds on to it till it rises. That is pure horse sense."

"But lots of stocks are low and never or very seldom go up."

"He only deals in active stocks."

"He must have some good friends on the inside who shovel out real tips to him."

"If he has then he may be excused for making plenty of money. I wish some one would kindly favor me that way."

"Say, I think if we all pooled together, with the addition of two or three capitalists, and got up a corner in some stock in a quiet way, we might catch him for a big bunch of fleece."

"How?"

"Why, after we got a grip on the market we could tip him off as soon as we had boomed the shares up a bit. He would probably swallow the bait and begin to buy it through Jessup, who is his broker. When Jessup called for it we would let out as much of it as he wanted for the boy, and then rush the rest out on the market as fast as we could. The price would slump and before

Jessup could act on the boy's orders, our young friend would be caught with a jolt he wouldn't soon forget."

"Suppose he doesn't buy?"

"If he doesn't buy others will, and we ought to be able to make a good profit. All we have to do is to work on the same lines as the big syndicates to make a success of it."

"But we can't put up anything like the money the syndicates are able to raise. What would be easy for them would be hard sledding for a small pool like ours."

"I know, but we must select some stock in the dividend class that is largely held for investment, and then we can corner the small number of shares that are out on the market."

The others were rather dubious about the scheme, but the first speaker talked them into it in the end and they agreed to meet at his office two days later and organize the pool. The arrangement was put in shape and the Virginia C. & I. was selected as the stock to corner. It was going at 102. In the course of a week after they started in it was up to 106. Among the bunch with the fishing party was a friend of Bob's. He was invited to go into the pool, but declined on the ground that he needed all his money to run his growing business. On the following day he met Bob and told him about the intentions of the brokers.

"They are going to try and scoop you, but if they fail to catch you they'll be satisfied to work the deal on the general public who are always gullible when a rising stock strikes their notice," he said.

Bob laughed and said he guessed they wouldn't get any of his fleece as he intended to steer clear of them. However, he secured the names of the traders interested in getting up the corner and kept a close watch on the leader of it. In this way he learned that the pool was duly formed, but he couldn't find out what stock the combine intended to manipulate. He haunted the gallery of the Exchange and looked down on the floor with the view of learning, if he could, the stock the traders were buying for themselves. In a day or two he noticed that a couple of them were always near the Va. C. & I. standard, and they appeared to be bidding for that stock. On the chance that it was the stock Bob gave an order to Jessup to get him any part of 220,000 shares on the quiet, but to have another broker do the buying.

Jessup secured half the stock at 102, and the balance at an average of 104. By that time the price had reached 116, and as it began to get scarce it went on up to 110. Then a trader the boy knew slightly accosted him on the street and after some talk on various subjects asked him what he thought of the rise of Va. C. & I.

"I have noticed it," said Bob, "but I guess it will drop back at any time."

"No, it won't," said the other, in a confident tone.

"How do you know it won't?"

"If I tell you will you promise to keep mum?"

"Yes."

"Then I got it from good authority that a big syndicate is behind it and the members intend

to boom it as high as they can make it go—maybe to 130."

"Your tip may amount to nothing."

"I'm banking on it for all the money I can spare. If you want to make a haul I advise you to get on it, too, but be sure and not say anything about it."

"I don't know. I might buy some if I see it going higher."

"How much higher?"

"Oh, 112 or 115."

"You may not get any of it at all if you wait for that, for it's getting very scarce."

"I'll look around and see whether it is or not," said Bob.

The trader hastened to tell the head of the pool what Bob said and in an hour the price was boosted to 115. Then Bob told Jessup to unload his holdings on the members of the pool if they would take it, otherwise on the market.

"Work it off easy on them through the trader who bought it, and to encourage them in the belief I am going into it you can buy from them 5,000 shares yourself, which you will instruct the other broker to sell back to them as fast as you get it in. They will wonder who is throwing the small lots on the market, but won't be able to find out. They will take it as long as you continue to buy from them," said Bob.

This arrangement was carried out. At first the trader employed by Jessup offered the stock in 500 and 1,000 lots at the market price. To hold the price, and not dreaming that much of it would come to the surface, the pool readily took it in, up to 5,000 shares. Then, not liking the look of things, they hesitated. Thereupon Jessup approached the leader and asked for 1,000 shares. He got it in a twinkling.

"Do you want any more?" asked the broker.

"I have an idea I will, but I must see my customer first."

The leader of the pool then circulated the news that Jessup was buying the stock, and that he had sold him 1,000 as a starter. Before Jessup reappeared, the other broker offered 2,000 shares, and rather upset the pool, but as they expected Jessup to buy, it was necessary to put up a front, so they took it in. Jessup then bought another 1,000. The other broker offered 1,500 shares more, and the pool took it, must against the grain of the members. They could not make out where the 6,500 shares came from they had bought. The other broker came up with 1,500 more. Then Jessup bought a third 1,000. The selling trader produced another 11,000, cleaning up half of Bob's original 211,000. After that, every time Jessup bought 1,000, the other broker sold twice as much, and the members of the pool completely lost their heads over the way things were going. When the Exchange closed for the day, 30,000 shares of Va. C. & I. had been sold for the boy broker's account, while Jessup held memorandums selling his young client with 8,000 of the same shares.

When the members of the pool compared notes they found that over and above what they believed they had sold the boy, they had acquired 22,000 additional shares at the top price of the market. When the Exchange opened for business

that morning, they did not dream that there was a possibility of more than 5,000 shares at the outside coming to the surface, and they prepared to take it in if nobody else showed an eagerness to do so. Where those 30,000 came from they could not figure out, but the fact remained that after deducting the 8,000 sold they had to pay for 22,000 at about 115 a share. That made it necessary for them to raise \$2,530,000. They only had about half of that sum, raised from hypothecating the shares they had purchased to start and keep the ball rolling, to call upon. The only way they could raise the balance was to hypothecate securities belonging to their customers held by them on call in their safe deposit boxes. This they proceeded to do, with the uncertainty before their eyes of the ultimate termination of the pool operations.

They appeared on the floor of the board-room next morning fearful that more of the stock would come out. They started in to sell their holdings. Buyers proved scarce at 115, and they had to come down. They got rid of 1,000 at 112. Then the price sagged to 110, at which rate they sold 2,000 more. Bob had sold 30,000 shares, and had 28,000 to cover with. It was only necessary to buy in 2,000 more, and he was waiting for the price to go lower. At two o'clock it was down to 108. At that figure there was quite a bit of buying, and the price held. As he had to make good by three that afternoon, he told Jessup to bid in the 2,000 he needed. The broker got them at 108-1-2. When the final settlements were made, Bob was \$253,000 ahead of the game. What the pool made he never learned. They cleared up a profit, but nothing like what they expected. The pool scheme had proved a frost, and the members of it were thoroughly disgusted, and vowed they could not be enticed into another one. Jessup considered the joke on them too good to keep, and told all around how the broker had profited a quarter of a million by the pool scheme which had been primarily got up to separate him from a bunch of his money. All Wall Street laughed heartily at the traders who had been hoist by their own petard, and the story got into one of the big dailies, with a snapshot of the boy broker taken on the Street. It made interesting reading for the general public, and for several days thereafter a lot of the traders visited the boy and congratulated him. Which proves that nothing succeeds like success.

CHAPTER IX.—Mr. Upton Stout, Valet.

One morning when Bob opened his daily paper, he was astonished to see the story about the arrest of Richard Simpson as principal in the forgery of the Round Top railroad shares. More than six weeks had elapsed since the forged shares had been tried on the boy broker, and during that time the detectives in the employ of the company had been playing a gum-shoe game, with Simpson as the object of their suspicions. Finally they got hold of evidence warranting the man's arrest, and he was taken into custody, and spent part of the night and next forenoon in jail. When he was brought before the magistrate, the

same lawyer who looked after Mrs. Wilcox's interests appeared for him. His uncle was also in court, and he did not look pleased at the position his nephew was placed in, having a suspicion that Simpson was not wholly guiltless. The company, through its secretary, produced enough evidence to cause the magistrate to hold Simpson under \$20,000 bonds. This his uncle went responsible for, and Simpson was set at liberty. After a brief interview with his nephew, the white-haired broker came to the final determination to make a new will. Before doing it he thought he would look his daughter up, as he now had some thoughts of creating a trust fund for her benefit, the same to cease at her death, the principal to go to some public charity. In this way he figured that her husband could gain little by the arrangement. Bob intended to be present at the examination of Simpson, thinking that his testimony might be needed, though he had not been notified that he was wanted, but the appearance of a visitor at the time he was going to start prevented him.

The caller was a medium-sized man, with a smooth face, and Bob did not fancy his looks much. He was well dressed, but did not look like a gentleman. His eyes were gray and shifty, and a kind of smirk hung around his mouth. Bob's impression of him was that he was a person not to be trusted.

"I believe I am addressing Robert Sanders Granger?" he said, in a half deferential way, indicative of a nature accustomed to fawn upon others, if only to the extent of expecting tips for services rendered. Bob was taken by surprise and showed it. He had never signed himself Robert Sanders Granger in his life, and had never referred to his middle name except at rare intervals in the presence of his mother only. He knew that his mother was the daughter of Robert Sanders, the white-haired millionaire broker of Wall Street, and he knew she had been wiped off the family slate for marrying his artist father. He was sorry that the family name of Sounders had been tacked on to him. He resented the conduct of his grandfather toward his mother, and wanted nothing to do with him. The fact that the old gentleman was a millionaire, or supposed to be one, made no difference with him even when he was working as office boy for Mr. Parrott, and his mother was still giving music and painting lessons.

Now that he was worth over half a million himself, his grandfather's financial standing was of still less interest to him. He looked at his visitor and wondered who he was, and how he came to be acquainted with his middle name.

"Yes, you are addressing Robert S. Granger. May I ask your name?"

"Upton Stout."

"Neither your name nor your personality are familiar to me."

"I know it," said the visitor, with a smirk. "May I sit down? I have something of importance to bring to your notice."

"Of importance!" said Bob.

"I should say of great importance to you," said Stout, emphasizing the word "great."

"Proceed," said the boy.

"It is something which in the present state

of affairs should be of very great advantage to you."

"What do you mean by the present state of affairs?"

"The arrest of Richard Simpson for forgery."

"What has Richard Simpson to do with me?"

"A great deal, Master Granger."

"Indeed! In what way?" said Bob, with the object of drawing his caller out.

"I will tell you; but before proceeding I wish to say that the information I am about to give you is worth money, and I trust you will do the right thing by me when I have told you all."

"Oh, you wish to sell me this information—is that it?"

"I will make no bargain, but trust to your honor to compensate me for putting you in possession of news that you ought to know."

"I don't like the way you are putting this subject. May I inquire if this information has a direct bearing on the forgery of the Round Top railroad shares?"

"It has; but that is a side issue. The information has a direct bearing on yourself."

"Myself?"

"Exactly. I suppose you know how you came to be christened Robert Sanders?"

"I do. Do you pretend to know also?"

"There is no pretense about it. You were named after your grandfather, Robert Sanders, who is a millionaire stock broker, as I guess you know."

"How do you know that?" demanded Bob, sharply.

The smirk about the visitor's mouth grew more pronounced.

"Oh, I know lots of things about your family relations. I know that your mother was cast off years ago for marrying against her father's wishes."

Bob was silent.

"I also know that she was disinherited in consequence," went on Stout, "and her cousin Richard Simpson installed in her place in the old man's will."

"What of it?" said Bob, coolly.

"What of it?" gasped Stout, in bewildered surprise. "Why, she lost her inheritance, which I figure at a million, at least, and as that inheritance would naturally have come to you, in due course, you are out of a cool million."

"I should worry," replied Bob. "I don't want it."

"You—don't—want—it?" ejaculated Stout, regarding Bob as he might some new freak of nature. "Did I hear you right?"

"I said I didn't want it, and I mean it."

Stout gazed at him in open-mouth amazement.

"You don't want a million dollars?"

"I didn't say that. I said that I didn't want Mr. Sanders' million."

"But a million is a million, isn't it, no matter whence it comes?"

"You may look at it that way, but I don't."

"Well, how about your mother? A million would come in very handy to her, wouldn't it?"

"Not particularly. She has everything now that she wants. A million would not add to her happiness."

"Hum! Your success in Wall Street is the cause of that, I suppose?"

"Not at all, except incidentally. She has made herself independent through her own exertions."

"Yes, I heard she was doing well as a teacher of music and painting among society people."

"Look here, Mr. Stout, it is evident you know a whole lot about our private affairs. How did you get your information?"

"I have been living in your grandfather's house for the last fifteen years."

"As a servant?"

"As valet to Richard Simpson, and incidentally acting in the same capacity to Mr. Sanders."

"I see. A valet is in a position to pick up many of the family secrets."

The visitor's smirk attained its widest proportions.

"This is the information you wish me to pay you for, I suppose," added Bob.

"Oh, dear no. What I came here to tell you is this: Richard Simpson is not a friend of yours."

"Isn't he? That doesn't worry me any. I met the man but once, when he called here at my office, told me he was an old friend of my father's, but never said a word about his relationship to our family."

"If he told you he was an old friend of your father's he lied. He did not know your father at all."

"Oh, well, I s'pose he had some reason for calling on me."

"He never does anything without a reason. I didn't know that he called on you. What did he have to say?"

"What he said is a matter between him and me."

"Do you remember when your father died?"

"I do. I was eleven years old then."

"Your mother was left in straightened circumstances."

"Who told you that?" flashed Bob.

"Shortly after your father's death your mother wrote to her father, telling him about her husband's death, and how heartbroken she was. She said she had a son, who had been named after him, Robert Sanders Granger, and she asked him, that her cup of sorrow was full, if he could forgive her and take her back to his home with her boy."

"This is news to me, Mr. Stout. My mother never told me she wrote such a letter."

"She wrote it, but it never reached your grandfather. Richard Simpson, who acted as his secretary, received the letter in the mail, opened and read it, and suppressed it."

"He did? What right had he to do that?" cried Bob, indignantly.

"No right whatever. But he considered that it was to his interest to do it. He was afraid if your grandfather read that letter, the contents of which were calculated to work on his feelings, that he might relent and take your mother back. If he did it would put his (Simpson's) nose out of joint. At any rate, he did not care to take any chances."

"That was a rascally piece of business. But how did you find out all this? Surely, Simpson did not confide in you."

"No fear of that," smirked Stout. "He was a

bit careless. He put the letter in his coat-pocket and forgot to remove it before the coat came into my hands to be brushed and pressed. I always look through the pockets for Mr. Simpson has a forgetful habit of sticking a bill in his pockets now and then and forgetting it is there, and I always claim such things as legitimate prerequisites."

"I dare say," said Bob, dryly.

"I found the letter, took the liberty of reading it, and perceived that it gave me a nice little hold on my employer."

"Didn't you turn it over to Mr. Sanders when you saw it was addressed to him?"

"Why should I when it was worth money to me? It has secured me a raise in my wages and extra money whenever I wanted it."

"Then you kept it to show Simpson that you had him under your thumb?"

"Precisely."

"Pardon me, Mr. Stout, for expressing my opinion of you in a forcible manner, but you are a worse rascal than my mother's cousin."

Mr. Stout's smirk expanded into a cheerful grin. He felt rather complimented than otherwise.

"Here is the letter, young man. Now that Mr. Simpson is in the hands of the law I have no further use for it. If you will call on your grandfather and show him that letter, at the same time calling his attention to the postmark on the envelope, which proves that it went through the mail, and tell him why he never got it, you will probably do your mother, as well as yourself, a good turn—one that should turn the million your way, for Mr. Simpson has killed his chances for good with the old gentleman by making the mistake of forging the treasurer's name to that Round Top stock, and sending Mrs. Wilcox to you to get you to buy the certificates, with the idea that you would be ruined and have to get out of Wall Street."

"You know he did that?" said Bob, quickly.

Mr. Stout suddenly realized that he had said too much and attempted to hedge.

"Well, that is my idea. Of course I don't know it for a fact," he said.

"But you stated it as a fact, Mr. Stout," said Bob. "Don't try to wiggle out of it. Isn't it a fact that you know Simpson forged those certificates?"

"I don't know anything about it," said Stout, hastily.

"All right. Unless you admit the truth, you'll leave this office in charge of a policeman."

"Oh, I say, Master Granger, this isn't a fair deal after the favor I've done you."

"Fair or not, I must know the truth. Did Simpson put that job up on me? Will you swear to it?"

"He did. I overheard him planning the job with Mrs. Wilcox. She didn't want to do it, but he said unless she helped him out he would not marry her. As she is infatuated with him, she finally agreed."

"Where did this interview take place?"

"In the sitting-room on the second floor of your grandfather's house."

"You were the only witness, I suppose?"

"Me and the second housemaid, whom I expect to marry soon."

"Good! Then your testimony can be corroborated?"

"Yes; but I don't want to go into court."

"I guess you will have to, and so will the maid. The company, however, seems to have secured enough evidence against Simpson to have caused his arrest. Do you know what the detectives have found out?"

"I didn't know that detectives were watching him."

"Then you don't know on what grounds he was arrested?"

"No. But seeing he was arrested for the forgery, and as I know he's guilty, I figured it was all up with him."

"I imagine his finish is in sight. What else have you to say?"

"Nothing more. You know everything."

"And you expect me to reward you handsomely, I suppose."

"I did, but we'll let it go if you don't put the police on me."

"It seems to be that both you and the maid have rendered yourselves liable to prosecution as accomplices after the fact."

"How?" gasped Stout. "We didn't have anything to do with the forgery."

"I don't suppose you did, but you were aware that Simpson was going to put it through. Instead of reporting what you overheard between him and Mrs. Wilcox, you and the maid remained silent. Even after Mrs. Wilcox was arrested and was let out on bail, furnished, no doubt, by Simpson, who got the lawyer to protect her interests, you two have kept quiet. In the eyes of the law you are accomplices to the crime, and if I did my duty I would send for a policeman and give you into custody."

Mr. Stout almost collapsed.

"Don't do it," he faltered. "We'll go to court and testify if you'll not have us arrested."

"You give me your word to that effect?"

"Yes."

"All right. Now you can take yourself off. One moment. I want the name of the maid you are going to marry."

"Annie Sylvester."

"That's all. You can go," and the valet went.

CHAPTER X.—Bob and His Grandfather.

Bob didn't go to the police court after the departure of his visitor. He went out to an early lunch and then went on to the offices of the Round Top Railroad Company, where he asked if the secretary had returned from the court. He found he had, and sent in his name. He was admitted.

"I was rather surprised to read in the paper this morning that Richard Simpson was arrested for the forgery of those certificates," he said. "Have you a good case against him?"

"I think we have, but it is not absolutely conclusive," replied the secretary.

"Perhaps I can help make it so."

"Have you learned anything against him yourself?"

"I have. I can furnish you with two witnesses who overheard him planning to work the game."

"Excellent," said the secretary, rubbing his hands. "Who are they?"

Bob told about the visit he had had from the accused man's valet, Upton Stout, and how that individual had committed himself in the excess of his zeal. The secretary took down the valet's name and that of the maid, together with their address.

"Their testimony will clinch the case against Simpson, and we will also put Mrs. Wilcox on the stand and make her admit the interview. I am satisfied we have him dead to rights now. You say that the job was gotten up on purpose to do you up? They must have been strong ones to induce him to take such a risk."

"They are family reasons."

"Family reasons!" exclaimed the secretary in some surprise.

"In order to explain I'll have to make a confidant of you, Mr. Carleton," said Bob. "It is a family secret and, of course, you will say nothing about it."

The boy then told him that his mother was the daughter of Broker Sanders, and had been discarded and disinherited because she married a man her father regarded as her social and financial inferior. He explained that Richard Simpson was his mother's cousin, and had in consequence of her act of independence supplanted her in his uncle's will, and taken her place in her home. Owing to the fact that Simpson feared he (Bob) might meet his grandfather in Wall Street, and produce a favorable impression on him, he had adopted the plan, which failed, of working off the forged stock certificates on him. The secretary heard the boy's story in some wonder, and at its conclusion said that it appeared to explain Simpson's criminal act. He assured Bob that his secret would be safe with him. The young money-maker was seated in his office at half-past three that afternoon when the door opened and Robert Sanders, white-haired and dignified, came in. Bob rose in surprise, for he recognized his grandfather. Evidently something was about to happen to cause the old gentleman to pay him a visit. He welcomed him politely as he would any strange gentleman who called upon him.

"I believe you are Robert Granger, the boy trader who has been the talk of Wall Street for the past six or eight months?" said the millionaire broker.

"My name is Robert Granger. Take a seat. You are Robert Sanders, stock-broker, I think?"

"Yes. You have heard of me often, I dare say, and know that I am your——"

"Grandfather? Yes."

"Yet you have never sought to make yourself known to me."

"Why should I under the circumstances that exist between us? You discarded my mother, your only child, for marrying against your wishes, and for nearly twenty years you have made no effort to see her, or even communicate with her. Since you showed by your silence that you were not in-

interested in her or her family, why should I, a Granger, intrude myself on you? I never go where I suppose I am not wanted."

"Your mother is alive, of course?"

"She is, and well."

"I am glad to hear it," said Sanders, with some emotion. "And—your father?"

"He has been dead about eight years."

"Dead! And I never heard of it!"

"You can blame your nephew, Richard Simpson, for that."

"In what way?" said the old gentleman, in some surprise.

Bob rose, opened his safe and took out the letter he received that morning from Upton Stout.

"There is the evidence. My mother wrote that appeal to you at the darkest moment of her life. It reached your house through the mail, as the postmark on the envelope proves. It was received by Richard Simpson, read by him and suppressed. You never saw it. My mother does not know that, but I shall tell her this afternoon when I go home. I received that letter through Upton Stout, Simpson's valet, this morning. He found it in his employer's coat and has used it to his own advantage. The arrest of Simpson for forgery impressed him with the idea that the letter had no further value to him, so he brought it to me. As Mr. Stout is an inmate of your house, you can question him about the letter. He will admit everything," said Bob.

The old gentleman looked at the superscription on the envelope and recognized his daughter's handwriting. His fingers trembled as he took out the enclosure and began to read it. Tears gathered in his eyes and he showed every evidence of strong emotion.

When he finished he wiped his eyes and blew his nose.

"You say that my nephew suppressed this letter?" he said.

"That is what Mr. Stout told me. Ask him to prove it, then put the matter up to Simpson. At any rate there is no doubt that my mother sent you the letter, and that she received no reply as far as I know."

"And your mother was actually suffering for the want of money at the time?"

"The letter says so, and I remember that at the time of my father's death we were pretty hard pushed. However, we got over the crisis through my mother's own efforts as a teacher of music and painting, and since then things have steadily improved with us."

"Had I received that letter I would have forgiven her everything and taken her back to my heart and home. Your father was the only obstacle that stood between us."

"You misjudged my father. He might not have been socially equal to my mother as the world judges such things, and financially he never was a great success, but he was a good man and made my mother happy."

"We will not talk about him. Where are you living?"

"In the Langdon apartment house on West End avenue."

"Tell your mother that the past is forgotten on my part, and that I am ready to welcome her and

yourself to my home. Tell her I will call on her to-morrow evening. I would do so to-night, but I have to investigate this letter, and the sooner it is done the better. I have also to question my nephew about this forgery matter. I cannot believe him guilty of that, though the railroad company appears to have something of a case against him."

"I have myself this day secured undoubted evidence against Richard Simpson, which I have turned over to the secretary of the company. In the opinion of both of us Simpson is slated for the State prison."

The old gentleman looked shocked.

"Do you mean that?" he said.

"I do. It will avail you nothing to question your nephew. He will naturally deny everything. I consider the evidence against him conclusive."

"Why should he have resorted to such a criminal act? I allowed him an ample sum to live on like a gentleman. Unless he gambled——"

"He got up the scheme to ruin me if he could."

"Ruin you!"

"You know that his lady accomplice was caught in my office trying to work off the stock on me. The newspapers told that. I will tell you the truth of the whole game."

The boy then told his grandfather all he had heard from Upton Stout, without mentioning the source of his information. When taken in connection with Simpson's act of suppressing the letter, the old broker was satisfied that Simpson was unworthy of the favors he had showered upon him, and declared he was through with him. He then asked the boy how he came to have the nerve to start out as a broker, and if it was true that he made a lot of money. Bob told him his reasons for opening an office, and wound up by stating that he was now worth \$650,000. The old gentleman was quite staggered.

"Do you mean to say you've made that in Wall Street?" he asked.

"Every dollar of it, and I can prove it."

"No wonder they call you the boy money-maker. Such luck as you have had is phenomenal."

"You seem to have been a money-maker yourself. Maybe I take after you," smiled the boy.

"Maybe you do, for I see a family likeness in your face. But I must go now. Tell your mother to expect me to-morrow evening."

He shook Bob's hand warmly and went away.

CHAPTER XI.—Conclusion.

A minute or two after Robert Sanders left, Broker Jessup came in. He had met the old gentleman, with whom he was well acquainted, and had a brief chat with him.

"I see you've had a call from Mr. Sanders," said Jessup.

"Yes," replied Bob.

"I didn't know you were acquainted with him."

"I've just made his acquaintance."

"I see. He was moved by curiosity to see the boy money-maker of Wall Street. Your success has made you a host of friends and acquaintances, and a few enemies; that is, those who prey on the unwary and the supposedly easy marks."

"They haven't preyed much on me," laughed the boy. "Some of the old sinners who have called on me with their schemes ought to go to church and pray."

"Very good," chuckled Jessup. "How do you like the old gentleman?"

"Pretty well. I'll probably like him better after a while."

"You are bound to if you follow up his acquaintance. He is one of the most respected men of the Street. Everybody likes him, and he'll be greatly missed when he retires, as he is bound to do soon. His nephew will probably succeed to the business."

"Don't believe it."

"You don't think he is really implicated in the forgery of those Round Top certificates, do you? With his prospects it looks ridiculous. I never was so surprised as when I read of his arrest this morning in the paper. He is old enough to know better than to get into anything like that."

"Age doesn't always make people wise. He's guilty all right."

"My goodness! Were you up to the police court this morning?"

"No. I was better employed."

"Have you learned about the evidence against him?"

"I have. It is conclusive, but it did not all come out at the examination. Only enough was brought out to cause the magistrate to hold him under heavy bail which my grandfather——"

"Your grandfather!"

"I mean Mr. Sanders put up," said Bob, in some confusion at the slip.

"One would think you referred to the old gentleman as you grandfather. If he was, your future as a millionaire would be assured."

"I guess I'll reach the million mark without any particular aid from any one else. I only need \$350,000 to get there, and with the capital I have I think my chances are pretty good unless luck should jump on me with both feet."

"You mustn't lose your head because you are well fixed, and have made it yourself. Many a millionaire has gone to the wall in an hour."

"Because he took a desperate chance. I steer clear of those things."

"You had better. Remember traps are being set for you almost every day. But you have managed to avoid the pitfalls that are known to have been dug for you is the wonder of the Street. Your youth and inexperience ought to have made you an easy victim, but you have fooled them all. I guess your bump of caution is well developed."

"I hope so."

After some further talk Bob shut up and they left the building together. What took place between Robert Sanders and the nephew that night never came out, but that early in the morning was told to pick up and leave the house next day. The old gentleman interrogated Upton Stout and learned enough to convince him of the veracity of his nephew. The valet also let out what he knew about Simpson's connection with the forgery. That was an added shock to the old broker. He called the maid into the library and she corroborated Stout's story. As

the valet said he was going to leave anyway, and take the maid with him, Mr. Sanders did not consider it necessary to discharge the pair, as he otherwise would have done.

In the morning he called Simpson to his library, told him that he would surely be convicted, and suggested that, for the honor of the family, he take the first steamer for Europe and stay there.

"I will stand the loss of your bail," he said, "and give you \$10,000 more to help you live in a foreign clime. I trust we shall never meet again."

So Richard Simpson packed up and went to Canada, where he boarded a steamer for England, and then passed over to the Continent, where he took up his residence under an assumed name. In the long run he found that the way of the transgressor was hard. Robert Sanders called on his daughter at the appointed time, and the meeting between them was very affecting. Everything was forgiven on both sides, and Bob then came forward and told his grandfather that he, too, was willing to overlook his injustice to his mother.

"I'm an old man, Robert," said his grandfather, "and it is about time I retired from business. You have proved yourself a Wall Street wonder, and with the right training you ought to be able to succeed me in business. I have nobody to leave it to but you, since my will, which will be remade to-morrow, will amply provide for your mother, and, ultimately, if you live, you will have everything. Close up your office to-morrow and begin anew at my office. I will begin your training for the brokerage business at once. The capital you have made you must invest in the best securities, for it is unnecessary to put it into my business. Wall Street will receive a surprise when I acknowledge you as my grandson and successor."

Bob and his mother packed up and moved to the Fifth avenue home of Robert Sanders, and society had something fresh to talk about. The dowagers recalled the mesalliance of pretty Nellie Sanders which had cut her off from the social swim, and now that her millionaire father had forgiven and taken her back, and her husband was dead, they readily welcomed her back into their set. Many wondered where she had lived, and how, all these past twenty years, but as she didn't look as if she had suffered much, no one took the trouble to pry into her past.

Bob was received into society with great enthusiasm, for everybody recognized him as a coming millionaire through his grandfather, and it soon became known that he was already wealthy in his own right. Of course, Wall Street was astonished when the news came out that the boy money-maker was the grandson of Robert Sanders, and he was connected with a family of such standing. Until then he did not know he had so many friends. He did not get the least hint of that fact, for he knew that friends always flock about one of fortune's favorites. In due time the sign of the grandfatherly name was changed to Sanders & Granger, and Bob became the junior and active partner.

Next week's issue will contain "BURIED GOLD; or, THE TREASURE OF THE BUC-CANEERS."

CURRENT NEWS

EX-PRESIDENT WILSON'S RADIO SET

Ex-President Wilson's private radio set is back in commission, following its collapse in the middle of the League of Nations speech delivered by Lord Robert Cecil in New York. Mr. Wilson was listening attentively to Lord Robert's words when his receiving apparatus went dead, cutting off the last half of the address. Mr. Wilson recently acquired his radio outfit to keep in closer touch with the events of the day. There is also a radio set at the White House, which Mr. Harding frequently listens in on.

JAIL FOR SALE

If anyone wants to buy a county jail he can find what he is looking for by applying to County Judge James M. Simpson of Sharp County, Ark. The Court has authorized Judge Simpson to sell the old jail and lot at Evening Shade, and to accept \$200. This is an old frame jail, built more than forty years ago, and in the earlier days held some noted criminals. For the past twenty years it has seldom had an occupant. The state of repair of the structure and its filthy condition inside has caused many Grand Juries to condemn the place as unfit for the confinement of human beings.

HOW MUCH NICOTINE IS THERE IN YOUR TOBACCO?

Some very interesting tests, says the *Scientific American*, have been made to determine which smoke contains the most nicotine. Long glass tubes, in one end of which the cigar, cigarette and pipe are inserted, the other end being connected with an exhaust pump, are used in the test. The nicotine is absorbed in filter paper. These tests showed conclusively that cigarette smoke contained the least amount of nicotine. For example, Virginia cigarettes, containing 1.40 per cent. nicotine, gave a smoke containing only 0.12 per cent. nicotine. Turkish cigarettes, containing 1.38 per cent. nicotine, gave a smoke with only 0.51 per cent. nicotine. Egyptian cigarettes with 1.74 per cent. of alkaloid yielded a smoke with just 0.21 per cent. of nicotine.

A Havana cigar, containing only 0.64 per cent. nicotine, yielded a smoke with 0.20 per cent. of the alkaloid. Tobacco, smoked in the pipe, containing 2.85 per cent. of nicotine, yields a smoke containing 2.20 per cent. of nicotine. Porto Rico Shag tobacco, containing 0.33 per cent. nicotine, gives a smoke containing 0.25 per cent. of nicotine in the pipe.

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By GASTON GARNE

(A Serial Story.)

CHAPTER XXII.—(continued.)

Before leaving the house Harry assured Mr. Crossman that he would do some sleuthing on his own account, as he knew all the members of the Swamp gang, and might easily learn something of value by following them.

Feeling very sad, but resolved that he would temporarily neglect his work in order to seek the hiding-place of the pretty girl who had been decoyed and made prisoner by the gang, as he felt assured was the case, our hero walked off down the street thinking deeply over the matter.

As he walked along, thinking, he scarcely noted the fact that two boys, not over ten years of age, were walking in front of him, and talking excitedly about something, but suddenly a sentence uttered by one of them caught his ear and arrested his attention.

"Yes, you'll treat me to the movies."

"Yes, I will."

"With that money?"

"Sure."

"You are crazy."

"What do y' mean?"

"Why, it's plugged, and even if it only costs a nickel apiece you'll not get in with that."

"Oh, maybe they'll take it."

"Nix. You'll never pass that Canadian coin."

That struck familiarly on Harry's ear. He hastened his footsteps and got in front of the boys.

"What's the matter, sonny?" he asked. "Somebody gave you plugged money and spoiled your fun?"

"That's it," was the reply.

"Let me look at it," requested Harry.

The boy who was going to treat his playmate handed over a Canadian ten-cent piece which Harry at once recognized as the one with the large plug of copper in it which had been handed over to him by Ginger Jake for inspection and an opinion as to whether it did not contain gold.

"That's an odd-looking plug," he carelessly said. "Somebody pass it on you in making change?"

"No," said the boy, "a young feller give it to me to-day for taking a note a little distance for him."

Harry felt that the scene was getting very "warm" indeed, but he kept up his careless style of inquiry, for there was just a chance that the boy might have some connection with the gang, and it would not do to alarm him.

"Well, if you should ever see him you could make him do the right thing, and give you good money for this," he said. "That is, if you recognize him again."

The boy burst into a laugh.

"You couldn't forget that feller," he said. "Why, he's got red hair like a bunch of ginger, his face is covered with freckles, and one side of his mouth is twisted up so that he looks as though he had a grin on him all the time."

That described Ginger Jake to perfection, and Harry felt that the scent was not only getting warmer, but that he had a chance of beating the police in finding Christine Crossman.

"Well, sonny," he said, "you shall not miss the treat you wanted, for I'll give you a good dime for the plugged one. Give me your name and address, for I think I know the chap who passed this piece on you, and I'll see that you get a good coin for it besides the dime I'm giving you."

With the boy's name and address in his pocket, and also the plugged Canadian coin, Harry went on his way.

CHAPTER XXIII.

Ginger Jake And Whispering Cronk.

Feeling that there was now every chance of speedily running down the captors of the abducted girl and effecting the rescue of the latter, our hero went on his way home with a much lighter feeling in his heart than he had experienced since first entering the home of Mr. Crossman.

He said to himself that he must find Ginger Jake, and after finding him he felt sure that he now possessed the means of making him talk.

He took a car downtown to the vicinity of his home, and then started to walk the rest of the way.

Then chance, or luck, whichever it may be termed, came his way again.

He was walking along with his eyes wide open, not only looking for danger on every hand since his recent several experiences with the Swamp gang, but also hoping to catch a glimpse of Ginger Jake, when the door of an old house in the outskirts of the "swamp" opened. Harry knew it as a meeting place, or, rather, the hanging out place of tough young men who were supposed to form a social club, and he glanced up at it as he passed.

The door was only partly open, but there was a light in the hallway, and by it Harry was able to make out the face of the man he was looking for. Yes, there was Ginger Jake.

The latter stood for a moment with the door partly open, and looked up and down the street. Then he shook his head.

Harry was fortunately standing just where the shadow of a building favored him, and he was confident that he could not be seen from the doorway of the house by the young tough.

Ginger Jake stood there for a moment with the door partly open, looking up and down the street, and then closed it, and Harry could plainly hear the noise made by a bolt as it was shot into place.

The boy stood perfectly still where he had come to a halt thinking over what he had seen.

He recalled the way that Ginger Jake had looked up and down the street, and also the peculiar shake of his head, and tried to figure out what it meant.

(To be continued.)

HERE AND THERE

FRESH AFRICAN FRUIT IS CHEAP IN LONDON

South African fruit is being increasingly used in England. Whereas in 1910 only 180,000 boxes came to England, the arrival at Southampton last year totaled 1,125,000 boxes. These were distributed to London and the leading provincial towns. Supplies are coming in freely this year, and it is possible to buy fresh African plums and peaches here at moderate prices.

FOX GOES 200 MILES AND BEARS PUPPIES

A female silver fox broke out of a fox farm at Polaski, Wis., and seven days later the manager, John Macikalski, received a letter from William N. Chmais, Odanah, Wis., that the fox he sold the farm seven months ago had returned to his home, 200 miles away. This distance was covered by the fox in five days, and upon its arrival at Odanah gave birth to four puppies.

NEEDLES CAN FORETELL SEX

Prof. Julian Huxley's theories of sex predetermination are nothing new to Scottish farmers' wives, who claim an infallible method of learning which eggs will produce cockerels and which hens. Their method is this:

Take a threaded needle and string an ordinary cork—corks are plentiful in Scotland—about half way between the needle and a knot in the other end of the thread. Holding the egg in the left hand, suspend the needle and cork, held by the knot in the right hand, over but not touching the egg.

If the needle moves pendulumwise, to and fro, the egg will hatch a cockerel; if it oscillates with a circular motion, the egg will hatch a hen; if the needle doesn't move, the egg is infertile.

BUILDING MATERIAL FROM CORN COBS

It is estimated that there are about 20,000,000 tons of corn cobs produced annually in America. Up to very recently this material has been entirely wasted, but recent experiments have shown that there are many useful purposes to which these waste products can be put. The latest use, according to the *Scientific American*, is in the manufacture of a lumber substitute.

The process consists in grinding up the corn cobs, sprinkling the ground material with water until saturated, and then cooking in a closed vessel at a temperature ranging between 120 and 160 degrees Cent. for from thirty minutes to two hours. The resulting mass is then pressed to remove the liquid. The solid matter present in the corn cobs is dissolved out in this way and after the water has been evaporated a useful adhesive is obtained. The fibrous material obtained above is then mixed with a suitable binder and pressed into forms in molds or rolled into sheets.

GLUTTONOUS HABITS OF THE BALD EAGLE

After spawning, and sometimes while trying to reach the spawning spot, the Pacific Coast salmon die and are washed up on the shores, where they become the food for many kinds of flesh-eating birds. The bald eagle is the most gluttonous. Some salmon are very large, weighing close to thirty pounds, often more, and when a bald eagle finds such an amount of food lying on the beach its simple mind seems to tell the bird to consume the entire fish at that one eating time.

In late autumn it is often possible to see a large bald eagle hopping along the beach or river banks, unable to fly because of his over-gorged crop. The immense mass of fish in the crop prevents the use of the wings and the strongest flyer of all birds is forced to cower down among the mud and rocks until the heavy dinner can be assimilated. According to naturalists, eagles usually eat just what they require to sustain life, but there is something about the salmon of the North Pacific that induces them to stuff themselves.

Other species of eagles carry away to the crags all prey and eat it there in solitude and safety, but the tempting salmon is too tempting to the bald eagle who lunches just where he finds this very appetizing food.

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INTERESTING RADIO NEWS

STOPPING TUBE HOWLING

There is one way to reduce the annoying howls and noises coming through the receiving set. Line the set with tinfoil or copperfoil sticking it with shellac. Do not use paint or glue, as these are not good insulating agents. Ground the foil after it is in place.

If the sheet tinfoil cannot be obtained in any store it may be procured from cigarette packages to serve the same purpose. Also place aluminum sheets between the vacuum tubes and ground them the same as the tinfoil.

WHO RULES RADIO WAVES?

The first court fight over the freedom of the air radio will take place at the Livingston County Court House at Pontiac, near Joliet, at the April term.

Edward McWilliams, wealthy president of the State Bank of Dwight, last November was granted a temporary injunction restraining G. Wylie Berman, eighteen, an amateur wireless operator at Dwight, from using his broadcasting station because it is alleged to have interfered with the receiving of radio telephone returns in the McWilliams home on election night.

NAMING THE RADIO

Few persons, even among the experts, know the derivation of the word "radio" as distinguished from the older generic term "wireless." Of course, radio is wireless in a sense, but the latter applies to so many other forms of free communication that it was found necessary to seek a new word that would express more exactly the peculiar activity of the broadcasting stations as we know them to-day.

Radio applies specifically to electric communication by means of ether waves. There are many other forms. Electric discharges may be conducted through water or the earth. They may be conducted through light waves, just as ether waves are employed for a similar purpose. Even induction between wires strung short distances apart has been used by telegraph companies. Telegraphic communication has been established between free moving trains and the telegraph wires strung along the sides of the road by the simple expedient of laying metal sheets on the roofs of the cars. And successful experiments have been conducted between balloons equipped with a covering of tinfoil. All these may be called by the name of wireless. So may radio, but it is a thing apart.

RADIO RANGE

Everybody now wants radio of wide range. In fact, one of the first questions asked by the novice when he is looking over outfits is, "How great a distance can this radio pick up voices?" Of course it all depends upon conditions.

Radio can be compared to the effect one obtains while standing at the shore of a pond and toss-

ing a stone into the water. A circle of waves will start about the place where the stone dropped. If the pond is large enough there will be no waves perceptible at the edge. That is what happens when radio waves are broadcasted.

This is much the same as in the situation of a receiving set, but with this important difference: The distance that a receiving set will receive audibly will depend on the receiving set. A concert may be quite audible on one set and on another may not be heard at all. This has frequently occurred.

A part of this difference may be due to different hookups, the degree of amplification employed and the sensitivity of the phones. A great deal of difference may be found in the batteries employed in supplying current to the set. Owing to the importance of the batteries there is one type especially made for the purpose called the "B" battery. An automobile battery cannot be used with the best of results with every set.

RADIO ON STREET CARS

Radio, in the form of carrier current, was used successfully for the first time recently in carrying on a conversation between a moving street car and a power station, when the General Electric Company gave a public demonstration on the Third Avenue Railway lines.

As the trolley car slowly traveled up and down St. Ann's avenue, persons on the car talked back and forth to an engineer in the Brook avenue sub-station. At times the car was three miles from the station. General Electric engineers declared sets could be built of sufficient power to assure communications over an entire street railway system.

Radio transmitting and receiving apparatus similar to that used for broadcasting, was installed in both the trolley car and at the power station. Since each set was operated on a different wave length, or frequency, it was possible to carry on a two-way conversation simultaneously, just the same as over a land telephone. Persons who listened to the tests declare the voice was as clear and distinct as any over a regular telephone.

Carrier current differs from radio in that its signals, or the voice is not broadcast in all directions. The voice follows the trolley wire and does not radiate enough so that any one along the line can pick it up.

The Third Avenue Railway asked for tests to establish a means of communication between a repair wagon and the main office. The apparatus which was used in the trolley car can be installed just as readily on a repair or emergency wagon. Conversations can be carried on under any conditions, whether there is power on the trolley wire or not, since the energy used for carried current is supplied from storage batteries operating a motor generator set.

Other advantages of this system is that conversations are not interfered with by static or fading of signals, so prevalent in the ordinary

broadcasting. Government licenses are not required and licensed radio operators are not required to operate a set, since the system is entirely private.

Walter J. Quinn, electrical engineer of the Third Avenue Railway, in discussing the experiments, said:

"Operating delays usually occur through unforeseen causes, such as fires, accidents, or traffic congestion. Even with the best telephone service time is lost in reaching emergency crews and other employees who are charged with the duty of maintaining schedules and clearing up trouble.

"Where such employees are beyond reach of immediate telephone facilities additional time is required to despatch messengers for them. To improve this condition it seemed most logical to use the trolley wires and feeders of the system as a channel for the broadcasting of signals and with this in mind we asked the General Electric Company to make experiments which terminated to-day with the public demonstration."

RADIO WAVES

"How far is Paris—London—Berlin?"

"The man in the street and the geography class answer in miles to-day," says a bulletin issued from the Washington, D. C., headquarters of the National Geographic Society, "but in a year or even a few months the answers may come in quarter-turns of a little black knob.

"For radio is affecting geography as it is affecting many other fields. If you can hear voices and music and perhaps even the hum of traffic in the streets of a distant city, that city must straightway lose much of its remoteness." The bulletin continues:

Even to-day, when radio telephony is in its infancy and radio telegraphy is merely a slightly older brother, our own country seems to be shrinking rapidly, and nations seem to be gravitating closer together. It is as though Europe and America, and presently the other continents, were being towed toward one another by tightening hawsers of ether waves. The capstan points for these ethereal cables—the great radio telegraph stations—take on a new geographic interest.

Wave lengths are not an infallible index to the power of a radio station nor to its sending range, but they indicate comparative strength at least roughly. The station which of all those in the world now regularly uses the longest waves—28,000 meters, or approximately 14 miles—is near Bordeaux, France. It is the Lafayette Station, built by the United States Navy to facilitate America's part in the World War, and since sold to France. This station, which until recently was unchallenged as the world's most powerful station, sends its telegraphic messages with ease—almost instantaneously, of course—over the 4,000 miles of water and land that separate Bordeaux from Washington; and it has been used occasionally in French Indo-China, 6,000 miles to the east.

Lafayette's title to first place is now challenged by a commercial station recently opened on Long Island, which, if it is not yet more powerful, will be when additional units are added.

This station sends on the second longest wave in use, 19,000 meters, or nearly twelve miles, and is employed for transmitting messages to Germany, about 5,000 miles away.

Although the United States Navy's station at Annapolis, Md., is assigned a wave of 17,145 meters (roughly 10½ miles), the third longest in use, it is easily one of the world's most powerful stations. For that matter, so is the navy station at Cavite, Philippine Islands, operating on 13,000 meters. The navy depends on the Annapolis station—which is operated, incidentally, by remote control by means of keys in the Navy Building in Washington—to transmit messages day in and day out over a radius of about 5,500 miles. This range includes the extreme end of the Mediterranean Sea, and the same territory can also be reached from the opposite direction by the Philippine station.

The United States Navy has the most complete system of high power land stations for radio telegraphy of all naval establishments. Southward of the great Annapolis station it has among its larger units the sending plant at Cayey, Porto Rico, using a 10,510 meter wave, and another at Balboa, Canal Zone, sending an 10,100 metres. The eastern portion of the Pacific is covered from the continent by a station at San Diego, Cal., and another on Puget Sound. The former uses waves of 9,800 metres and the latter of 7,100. In the Hawaiian Islands the navy has two sending stations, one using 11,500 metres and the other 8,875. On Guam is a naval station which sends on 9,145 metres; and finally, in the Philippines is the 13,900-metre station which completes the navy's band of radio stations around the world. In practically no place where its ships are likely to cruise will they be out of range of dots and dashes from one or more of the navy's sending stations.

The British Navy does not maintain a system of land stations of its own, but uses those of the British Post Office. These postal stations practically encircle the earth, but they do so in much smaller "jumps" than those of the United States Navy, and therefore use less powerful stations.

Of the twelve longest wave stations which follow Annapolis, seven are in the United States or its territories. There are commercial stations at Barnegat, N. J., 16,800 metres; St. James, L. I., 16,465; Kokoku, Hawaiian Islands, 16,200, and Tuckerton, N. J., 15,900; the navy station at Cavite, P. I., and commercial stations at New Brunswick, N. J., 13,600 metres, and Bolinas, Cal., 13,310 metres. The five foreign stations in this group are British stations at Leafeld, near Oxford, England, 15,500 metres, a Dutch station in Java, 15,000 metres; a Japanese station at Iwaki, 15,000 metres, and a French station at Nantes, France, 13,800 metres.

There are only seven other important long-distance stations using waves of 11,000 metres or more. They are Abu Babul, near Cairo, Egypt, 13,000 metres; Nausen, Germany, 12,000, Lyons, France, 12,500; Stavanger, Norway, 12,000; Marion, Mass., 11,630; a station on the West Coast of India, 11,200, and Rome, 11,000.

The United States Army has numerous sending stations at its forts and posts scattered over the United States, which operate on wave lengths from a few hundred to 10,000 metres.

FAME AND FORTUNE WEEKLY

NEW YORK, MAY 18, 1923

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ITEMS OF INTEREST

DWARFS HAVE CHESTS LIKE GIANTS

On the high Andean plateau in Bolivia live dwarfs with the chests of giants. These men are Bolivian Indians and living as they do at a height of 12,000 to 14,000 feet above sea level, they have developed immense lung power to enable them to breathe properly in the rarefied air of these regions.

RUBBERSEED OIL

A report has been made by the Agricultural Department of the Federated Malay States on the oil from the seeds of rubber trees as a substitute for linseed oil. The oil is said to be of high quality, to require but little refining, and to come from a waste product that is available in great quantity and that is easy to collect.

Experiments with a consignment of thirty tons of seeds sent to England resulted in a yield of \$250 a ton for the oil and \$40 a ton for the residual cake. Linseed oil at that time was selling for \$200 a ton.

WOODPECKERS RIDDLE FLAGSTAFF

A 150-foot flag-staff, made from a fir tree on the playground of the Ravenna Grade School, Seattle, Wash., has had to be removed because woodpeckers riddled it with holes. It was observed that while the national colors were flying from the lofty pole the birds did not bother the trunk, but as soon as the janitor removed the colors woodpeckers came from nearby woods and worked at it. About 1000 feet up the wood was pecked out so much as to be discernible from the ground. When lowered the pole broke at this point first. It was believed dangerous to pupils on the playground.

A SAFE ENVELOPE

An envelope has been designed that mail thieves cannot tamper with undetected. There are two ways in which ordinary envelopes may be opened—one by forcing the flap open with a thin metal blade, and the other by steaming the envelope until the mucilage no longer holds the flap. In

either case it is difficult for even the person to whom the letter is addressed to ascertain whether the envelope has been opened unless something has been extracted. The improved envelope differs from the ordinary kind only in having a sheet of tissue paper attached to the flap and extending down into the inside pocket. This sheet attaches itself to the surface of the envelope with the sealing of the letter and it is obvious that any attempt to force the flap would tear the tissue, in spite of the utmost caution, the torn tissue being plainly seen when the envelope was opened in the proper way. To detect any subjection to the steaming process the tissue is secured to the flap by a colored mucilage, which liquifies instantly when brought into the presence of the hot steam, daubing the inner and outer surfaces of the letter, until it plainly indicates the use of improper methods to ascertain the contents.

LAUGHS

"Who presents people at court, pop?" "In this country, my son, it is generally done by the grand jury."

Algy—You say she only partially returned your affections? Clarence—Yes, she returned all the love lettes, but retained all the jewelry.

"Who is that fellow across the street there, and what's he raving about? His arms and jaws are working like those of a Popocratic orator at a free silver convention." "Hush! That's Wadley. His folks are afraid he's losing his mind. Bought a high-grade bike the day before the cut."

Facetious Traveler (poking his head out of the window)—What place is this? Native (leaning against the depot)—Paradise, Kaintucky, suh. Facetious Traveler—It is, eh? Well, this is how far from where? Native—Half a mile from the distillery, suh.

Little 'Rastus came home from school one day and asked: "I say, paw, why does dey alus put D. C. after Washington?" "Why, chile," replied the old colored man, "I'se surprised at yer iginance. Doan' yer know dat D. C. means dat Washington wuz de daddy ob his country?"

Once a genial comedian consulted an oculist about his eyes. His nose was small and he couldn't keep on the glasses with which the oculist was trying to fit him. "You are not used to glasses, Mr. Blank," said the oculist. "Oh, yes, I am," replied the comedian, "but not so high up."

"I wish to say to my congregation," said the minister, "that the pulpit is not responsible for the error of the printer on the tickets for concert in the Sunday school room. The concert is for the benefit of the arch fund, not the arch fiend. We will now sing hymn six, 'To Err Is Human, to Forgive Divine.'"

AN ARCTIC COLLEGE

The "farthest north" college in the United States is the latest one chartered, and it is located in Fairbanks, Alaska. Formerly, Alaskan students fitted for college or seeking a preparatory course, had to travel a long way, and an expensive one to reach even the nearest in the Western States.

The new institution is the Alaska Agricultural College and School of Mines, and has courses in agriculture, home economics, civil engineering, mining engineering and general science. It probably will be some time before it is overflowing with pupils, but there is a great field before it, and the need for which it was created is great as those who are now living will witness in their lifetime. It takes time, money, patience and an indomitable determination to conquer all obstacles to make a success of any enterprise.

TIDAL WAVE LIFTS SHIP OUT OF TRANQUIL SEA

A mountain of water that rose from a calm sea is described by Captain George G. Mitchell of the Nawasco liner Brush. The captain said that on the morning of March 20, while the Brush was fifty miles off the coast of Mexico, sailors saw a long unbroken black line on the sea. This line approached the Brush rapidly, until it was seen that it was a wall of water fully seventy feet high.

The ship was turned head-to for the onslaught and, Captain Mitchell said, when the mountain of water hit his vessel it seemed as though a great hand grasped the ship and elevated it into the air. There was not a breath of wind at the time. For six hours the log of the Brush showed the vessel wallowed in swells equal to those off Cape Horn. The ship was driven miles off her course.

ANIMAL AND PLANT LIFE AT THE TOP OF MT. EVEREST

Although the 1922 British expedition to Mount Everest failed in its principal aim, which was to reach the top of the highest mountain in the world, it did succeed in finding out a number of things of much interest to scientific men. These things are now being made known in various scientific journals.

Certain brave little plants, such as edelweiss, were found blossoming at a height of almost twenty thousand feet, says the Kansas City Star.

Wild animals and birds, such as mountain sheep, ravens and rock doves, unacquainted with human beings, showed no fear of them at all, readily eating from the climbers' hands. These wild sheep, ravens and doves, together with wolves, foxes, rabbits, rats, mice and condors, with a few other birds, were found at an altitude as high as twenty thousand feet and occasionally even a thousand or more feet higher. Condors were observed flying high above the mountain's

north summit, twenty-four thousand feet above the sea level, where the atmosphere was only a third as dense as at sea level.

Some naturalists have proposed the theory that life on the earth much have begun first on mountain summits, for these summits might be considered as the first parts of the earth to be cool enough for the existence of living things. Geologists point out, however, that many of our highest mountains were formed since those earlier geological epochs in the rocks of which plant and animal foods have been found.

BOY DELAYS TWO SHIPS

Two goldfish and a small boy delayed for a half hour the sailing of two steamers of the Furness-Bermuda Line for Bermuda with 700 passengers. Ten minutes before the Fort Hamilton and Fort St. George were scheduled to leave Henry F. Mellon of 248 Audubon avenue, New York, who had gone to the pier to see friends away, discovered that his 6-year-old son Thomas had disappeared.

A bystander recalled seeing a small boy going up the gangplank of the Fort St. George. Mellon sought out C. M. Armstrong, general passenger agent, who ordered both vessels, berthed on either side of the pier, to wait until a search could be made.

After most of the rooms offering an attraction for a small boy had been searched in vain, Chief Steward Brennan happened to think of two goldfish he had in his inner office. He peeked in, and there was Tommy holding one wiggling fish in one hand and trying to capture the other. He was unceremoniously whisked ashore and the vessels started their delayed voyage.

RAT GETS CHICKS

Frank W. Raysor, a merchant in St. Matthews, S. C., has a problem for a rodent expert to work out, and it runs something like this: "If a rat can kill, eat and annihilate completely seventy-five chickens within about two hours, how big is the rat and how many chickens would he eat in an eight-hour day with no interference?"

The other day Raysor had shipped to him from Sumter 100 little chicks. They were housed in a heavy pasteboard container, subdivided into four comfortable compartments, with twenty-five chicks to each compartment. While awaiting the afternoon train for St. Matthews a rat entered three of the compartments and destroyed seventy-five of the chicks.

The entrance was a neat piece of work and the inner entrance from one cell to the other were equally as neat. The rat eliminated the usual chaff from his gnawings and seemed to tear the pasteboard in big sheets, leaving a well formed and almost perfect circle. He does business in the modern way, prompted no doubt by the thought that since he was depriving Mr. Raysor of three-fourths of his fine chicks he would spare him the trouble of sweeping out the trash.

FROM ALL POINTS

GEESE AS FIELD HANDS

Geese as cotton field hands sounds unique, but Roy Godsey, field man of the Missouri State Board of Agriculture, tells how they come in handy. He says:

"It is a common saying among the cotton growers that you can tell the number of acres a farmer will have in cotton the next year by the number of geese around his door in the winter.

"As soon as the cotton is planted and the grass starts the geese are turned into the field and kept there until the cotton plants shade the ground. To raise good cotton it is necessary to keep the grass down and the geese will do this. They will not damage the crop in the least, because they will not eat the plants.

"After the plants have grown to a size that a goose cannot step over them, the entire flock is headed at one end and driven down the middle, a goose to a row, and they will stay on their own row eating the grass until they reach the end.

"One South Missouri cotton grower has farmed 2,500 acres in cotton and used as many as 5,000 geese to keep the fields clean of grass. From one to two geese an acre will keep the fields in good shape for a cotton crop."

COW CLIMBS STAIRS

A cow which apparently had been walking in her sleep lumbered into the hallway of 472 Humboldt street, Brooklyn, N. Y., shortly before 1 o'clock the other morning and climbed the stairs to the second floor.

"People who stay out late and then make a racket like this make me sick," muttered Henry Marino, drowsily, in bed on the second floor. "This prohibition is a terrible thing." He dozed off.

There was a heavy knock against the door. Marino blinked. Indignantly he pulled his blankets about him and closed his eyes. Another bang. Marino arose.

"Wait a minute," he muttered peevishly. "I'll be there, but you gotta wait until I get good and ready."

He opened the door and gazed into the darkness. A bulky form loomed there.

"Hoo?" asked the shadowy figure, the word translated, meaning, "want any milk to-day?"

"Wow!" yelled Marino, dashing for the window and yelling for the police.

A squad from the Hubert street station got phoned and managed to slide the cow out of the building. Later she was claimed by Bernstein & Bernstein, who operate a slaughter house at 272 Johnson avenue.

"POWDERED ALCOHOL" FOR AMERICANS

A process for manufacturing powdered alcohol has been discovered in France and a company has been formed with the object of making large quantities for export to the United States.

According to the inventor, one Marcel Robert,

the powder has only to be mixed with water to give liquid alcohol of any desired strength.

A few grains in the bottom of a glass, with hot water added, will, when it is cool, produce half a pint of diluted alcohol.

The powders are to be given various flavors by which the simple addition of water will, it is alleged, produce almost any known drink.

Flavors now announced include vermouth, Benedictine, Grand Marnier, Chartreuse and liqueur Brandy. Later it is hoped to imitate to a fair degree of accuracy mixed drinks, including Martini and Manhattan cocktails.

What sounds like a bootlegger's dream may, however, be prevented from execution, at least as regards America, by action of United States prohibition enforcement officers. Robert declares that he has investigated and found that the introduction of these powders would not be against the law, because they are not intoxicating liquids.

"In fact," he declared, "it isn't absolutely necessary to mix the powders with water. You can eat them with bread and get the same kick."

For some reason, however, other French chemists are skeptical.

NEW YORK TO PEKING IN 56 HOURS

An air route between New York and Peking, China, has been organized which will make possible a trip by passenger airplane in sixty-five hours, Brigadier General William Mitchell, Assistant of the United States Army Air Service, told the Philadelphia Chamber of Commerce recently. The cost, he said, would be about \$1,200 a passenger.

Speaking to the Aviation Committee of the chamber, General Mitchell said he had just organized the route and that the time was not far off when the trip would be made in four stops, the first in Winnipeg and the next in Nome, Alaska.

"There will be only twenty-one miles of water to cross up at the tip of Alaska," he added, "and the third stop will be near the Omur River in Siberia. You will be able to start from New York at 3 o'clock in the afternoon and land in Peking at 10 o'clock on the morning of the third day.

"We can guarantee speed, of course, and we can guarantee safety. A device will be attached to our new machine which will make it possible to land under almost any conditions. We are able to carry detachable auxiliary gas tanks out on the wings. This will give us plenty of power, and within a year we will have perfected a method of carrying spare engines attached to the same shaft.

"The service will present no more hazards than any other means of transportation, and we hope that there will be a reduction in costs as the experiments progress."

General Mitchell said that cities soon must realize the value of having a landing place for airplanes within a short distance of their centers.

OLD BELL IRKED HIM

For more than twenty years John Quirk has sat in his single room and listened to the tiny church bell in the Holy Family Catholic Church ring for mass and peal for marriages.

And its tone and its tune began to wear on the nerves of Quirk, a lonely bachelor. Quirk, whose home is a ramshackle structure, illy furnished and illy kept, wears a rusty black suit, and his hair is a rusty gray. He doesn't look the part, but Quirk, it is alleged, is possessed of upward of \$100,000, and when the bell began to make him more nervous than usual there was, in his opinion, but one remedy. So Quirk bought the congregation of the Holy Family Catholic Church a new bell.

"Get the best bell you can get," was his only injunction to Father John Brady, and the new bell, bright and shiny and pitched to F sharp, weighing more than a ton and costing approximately \$1 a pound, was hoisted into place, after it had been blessed by Mgr. Weber of Salem, who was there expressly for the ceremony. Quirk paid the check of \$2,200 with a smile, and declared "that perhaps now he can rest easier and not be worried to death."

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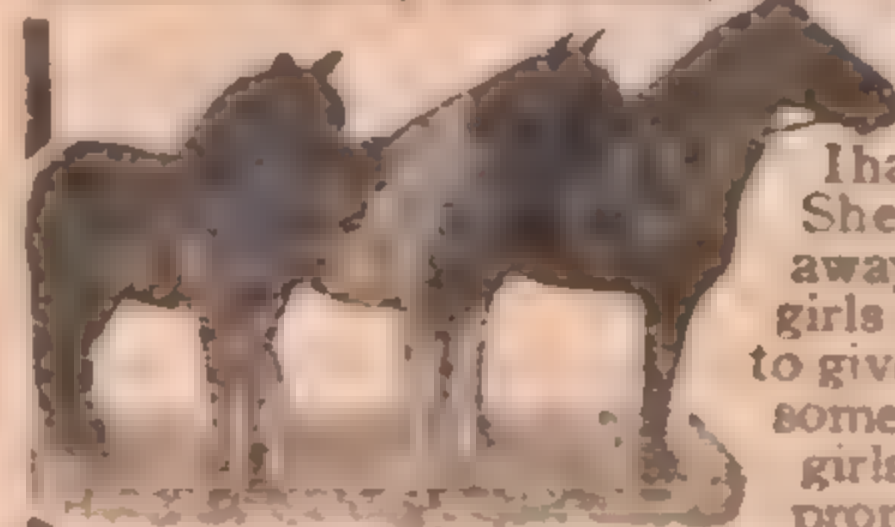
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PERSONAL

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The plant grows to a height of four to six feet with luxuriant tropical leaves which are large and broad. These leaves are commonly called "elephant ears." The tubers form in a hill under the plant and they resemble potatoes. They may be boiled, baked or fried more quickly than potatoes. The dasheen is rich in protein and starch and have a very rich flavor between a potato and a chestnut. The flesh of the dasheen is firm and dry and they vary in color from cream to a grayish lavender when cooked.

This plant needs a rich, sandy soil in which the tubers are planted whole about three inches deep. They are ready to harvest about seven months after planting.

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